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CORPORATE AND EMPLOYEE RESPONSE TO CARING FOR THE ELDERLY

A NATIONAL SURVEY OF U.S. COMPANIES AND THE WORKFORCE

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FORTUNE MAGAZINE
AND JOHN HANCOCK
FINANCIAL SERVICES

1989

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INTRODUCTION

The purpose of this research was to assess how corporate America is responding to the demands of elder caregiving. Today there are approximately 30 million elderly persons in the United States, representing more than 12% of the population. By the year 2030 it is projected that there will be 65 million elderly people or 21% of the American population. With this rapid expansion of the elderly population in our country, we can anticipate that increasing numbers of employees will be faced with the responsibilities of working and taking care of an elderly relative or friend at the same time. Since providing care for aged relatives or friends can often be an emotional and financial drain on employees, the American business community can expect to be directly affected in terms of decreased productivity and quality of job performance. Some companies are beginning to think about ways in which they can assist employees who are coping with elder care responsibilities. In fact, the Conference Board describes elder care as the emerging employee benefit of the 1990's.

To assess how corporate executives and employees in America are dealing with the elder care issue as we enter the 1990's, FORTUNE Magazine and John Hancock Financial Services undertook this research endeavor as part of a mutual commitment and interest in examining critical issues affecting business and the workplace. It is hoped that this survey will provide American companies with information about the potential impact of employee elder caregiving in the workplace and with some of the options that are now available to plan and deal with the needs of the elderly and with the employees taking care of them.

METHOD

This research was based on mail questionnaires that were sent out to two populations: 1) Chief Executive Officers (CEOs) of the 1000 largest industrial and service corporations in the United States; and 2) a nationwide sample of the general population.

The corporate survey was directed to the CEOs of companies in the FORTUNE 500 Industrial listing and FORTUNE 500 Service listing. If CEOs were not able to fill out the survey, another executive was permitted to complete it. As it turned out, 91% of those who completed questionnaires were top management, including 58% who were CEOs, Chairmen, or Presidents.

The general population survey was mailed to heads of households. Although questions were directed to all adults in the general population, the findings reported herein focus on the employed population.

In order to foster cooperation, the survey packet included a cover letter from the publisher of FORTUNE Magazine, a stamped reply envelope and an incentive -- $5 for the CEOs and $1 for the general population. Only CEOs were sent a postcard to request a copy of the results of the completed survey. In addition, a second mailing to corporate executives was sent out several weeks after the initial questionnaire. The respondents were assured that their answers would be kept confidential and anonymous. All field work and tabulations were carried out by Pulse On America, an independent research firm located in New York.

Two different 8-page questionnaires were used -- one for the CEOs and one for the general population. The two questionnaires contained many of the same question areas, although approximately one-third of each questionnaire contained question areas not covered in the other.

In developing the questionnaires, valuable input was received from an advisory panel consisting of representatives from corporations, government agencies, and organizations dedicated to the problems of the elderly. (A list of the participating organizations is contained in Appendix C.) The final questionnaire and this report, however, are solely the responsibility of FORTUNE Magazine and John Hancock Financial Services.

A total of 1,000 questionnaires were mailed out for the corporate survey. Of those, 996 questionnaires were deliverable. And of the deliverables, 371 usable questionnaires were completed and returned. This represents a completion rate (usables as a percent of deliverables) of 37%, particularly high for such a notable group.

A total of 2,000 questionnaires were mailed out to the general population. Of those, 1898 (95%) questionnaires were deliverable. And of the deliverables, 581 usable questionnaires were completed and returned to us. This represents a completion rate (usables as a percent of deliverables) of 31%. The somewhat modest return rate for the general population suggests that responses may have come from adults who have an above-average concern about taking care of elderly people. If that is the case, the level of personal concern with the issue of employees taking care of elderly relatives or friends reported in this investigation might be somewhat overstated. However, the level of concern expressed by employees in this survey concurs with the findings of other surveys.

The questionnaires for the initial corporate survey were mailed out November 18, 1988 and the second mailing for the corporate survey was sent out on December 29, 1988. The cut-off date for corporate responses was January 17, 1989. The questionnaires for the general population survey were mailed out November 25, 1988 and the cut-off date was January 10, 1989.

The data from both the corporate and general population surveys have a five percentage point margin of error due to sampling.

The Appendices contain a copy of the mailing materials and additional detail on the methodology employed in this investigation.

EXECUTIVE SUMMARY

This section presents the highlights of how businesses and employees are responding to caring for the elderly.

Corporate Concern And Understanding Of Elder Health Care Issues

- Health care costs (85%) is the number one problem facing American business today according to the corporate executives surveyed. This problem leads 15 other listed problems such as corporate concern about productivity (71%), improving the quality of the workforce (55%), drug/alcohol abuse (36%), foreign competition (22%), child care (19%), and AIDS (15%). It must be remembered, however, that executives were aware that they were filling out a questionnaire about caring for the elderly.

- The vast majority (89%) of corporate executives consider health care for the elderly to be a major problem in the United States. This viewpoint is similarly held by the employees surveyed (94%).

- Both corporate executives and the general population were tested on their knowledge of the issues and facts concerning health care for the elderly. Corporate executives are fairly knowledgeable about issues focusing on nursing home costs and the growing numbers of employees who are taking care of the elderly.

  On a variety of other elder health care issues, the corporate executives surveyed are only fairly knowledgeable and for the most part exhibit a fair amount of uncertainty. The issues where there is division and confusion include whether most nursing home residents are forced into welfare in the first year, whether the fastest growing segment in America are those over 85, whether people have to spend all or almost all of their assets to qualify for Medicaid benefits, and whether only a minority of elderly people will ever spend time in a nursing home during their lifetime.

  Employees, in comparison to corporate executives, are less knowledgeable about the current state of affairs regarding elder health care in the United States today.

- The largest share of corporate executives believe that individual citizens should be the ones most responsible for costs associated with long-term care for the elderly (48%). Fewer executives believe that the Federal government should be responsible (35%), and even fewer believe the corporate sector should be responsible (17%).

Unlike executives, employees are most likely to believe that the Federal government (41%) and less likely to think that individuals (33%) should take responsibility for the costs of long-term care needs. Employees, like executives, are least likely to think that employers should pay the costs (26%).

Personal Experience Taking Care Of The Elderly

- Corporate executives are not immune to the problems of elder care. The vast majority of corporate executives (89%) know someone who has taken care of an elderly person now or in the past two years, and half of the corporate executives (49%) are personally responsible for an elderly person now or have been in the past two years.

  Employees, like corporate executives, are very likely to know someone taking care of an elderly person (80%). Relative to executives, fewer employees (37%) are likely to be elder caregivers now or over the past two years. This finding is not surprising considering that the corporate executives surveyed are older on average than the employees surveyed (average age of 53.4 years vs. 38.5 years, respectively).

The Nature Of Elder Caregiving Responsibilities

- Employees with elder care responsibilities were probed in greater detail than corporate executives about their experiences taking care of elderly people. The following findings were disclosed:

  - Four out of ten elder caregiving employees (41%) report that they are the ones mainly responsible for taking care of their elderly.
  - The majority of caregiving is for parents (58%) and parents-in-law (27%).
  - There are a variety of problems from which the elderly suffer: cancer (18%), depression (14%), death of a spouse (12%), stroke (11%), Alzheimer's (10%), old age (9%) and loneliness (3%).
  - On average, employees have been providing care for their elders for four years.
  - Caregiving to the elderly averages 13 hours per week for the employees surveyed.
  - The most frequently cited responsibilities are transportation (59%), companionship (58%), and telephoning to offer emotional support (56%). Close to one-half (47%) also assume shopping, laundry and other household chores for the elderly people they look after. A wide variety of other responsibilities are also mentioned.

- Elder caregiving employees are two times less likely to turn to a supervisor than a co-worker (28% vs. 59%, respectively) for support in dealing with their caregiving responsibilities. Greater efforts at educating managers about the problems associated with elder caregiving employees might be beneficial.

Corporate Concern About Employee Elder Caregiving And Its Effects On The Workplace

- A surprisingly large one-half (48%) of the corporate executives surveyed indicate that they would be concerned about performing their own jobs and taking care of their elderly at the same time (if and when the need arose). Interestingly, they are more likely to think they are concerned than their company management (35%), and they are even more likely to think their employees are concerned (66%).

  Employees, as corporate executives might expect, are more likely to think that they (87%) and other employees (53%) are concerned about performing their jobs and taking care of their elderly than their company management (26%). As the findings point out, company management is not often believed to be responsive to the employee elder caregiving problem.

Perceived Extent Of Employee Elder Caregiving

- Corporate executives estimate on average that about three out of ten employees (27%) are currently working and taking care of elderly people. In fact, about one-quarter of employees (24%) in this investigation report that they now have responsibility for elderly relatives or friends. Since other current research indicates that between 25% and 40% of employees in America are elder caregivers, it appears that corporate executives have fairly accurate perceptions about this growing phenomenon.

Work-Related Problems With Employees Taking Care Of The Elderly

- Corporate executives are cognizant of the effect that employee elder caregiving is having on the workplace. Six out of ten (60%) executives are aware of specific work-related problems. The predominant problems which corporate executives have noticed are employee stress (45%), unscheduled days off (38%), late arrivals and early departures (37%), above-average use of the telephone (32%), and absenteeism (30%). Those in service companies are more likely than those in industrial companies to report having these problems.

- Employees with elder care responsibilities were also most likely to report emotional stress (51%) as a work-related problem associated with caregiving. Employees were also likely to mention that above-average use of the telephone (44%) and time off for emergencies (44%) are problems which they have experienced. Female employees and lower-income employees are more likely to report stress and anxiety as side-effects of elder caregiving than male employees and higher-income employees.

- In accordance with the high stress-related nature of simultaneously working and caregiving to the elderly, the vast majority of employees (70%) state that it is "very difficult" to be an employed elder caregiver and 77% state that taking care of elderly relatives or friends interferes with their jobs.

Women Employees And Elder Caregiving

- Despite the fact that so many of the predominantly male executives surveyed have experience taking care of the elderly, elder caregiving is still more often viewed as a female issue than a male issue by executives at the top (64% vs. 3%, respectively).

- There is much truth to executives' perceptions of the female role in providing care to the elderly.

  Female employees are more likely than male employees to have personal responsibility now or in the past two years for caring for the elderly (43% vs. 32%, respectively); to name themselves as the main providers of care (49% vs. 32%, respectively); to spend more hours per week in caregiving on average (15.4 hours vs. 10.0 hours, respectively); and to provide a wider variety of tasks related to caring for the elderly. Of interest, women are more likely than men in the workplace to provide direct support such as companionship (66% vs. 51%, respectively), personal care needs (34% vs. 9%, respectively) and administration of medicine (30% vs. 14%, respectively). Men are more likely than women in the workplace to offer indirect support to their elderly parents or friends by telephoning to offer reassurance (62% vs. 50%, respectively).

- If confronted with the situation, female employees are more apt than male employees (61% vs. 52%, respectively) to anticipate quitting their jobs or taking time off from work to help take care of their elderly. Women are more likely than men in the workforce today to expect that they would take a long period of time off from work (29% vs. 11%) to deal with this problem. This finding for female employees raises some important questions if women will be dropping in and out of the workforce just when they are reaching the peak of their careers and are most useful to corporate America. It appears that business in the United States might be considerably disrupted in the years to come, particularly in light of the shrinkage in the well-educated labor pool.

Corporate Responsibility For Employees' Family Problems

- The majority of corporate executives and employees (80% and 84%, respectively) agree with the statement that "employers should establish policies or programs that enable employees to deal with family issues that impact on work performance." Executives representing service companies and non-unionized companies are more strongly in agreement with this statement than those in industrial companies and unionized companies.

Company Policies For Helping Employees Take Care Of The Elderly

- Corporate executives were asked about the kinds of company policies or programs that are currently available to help employees deal with taking care of elderly relatives or friends. The most often mentioned benefits available to employees are personal days off (67%), health benefits coverage for family members (63%), unpaid leaves of absence (61%) and sick days (60%).

  Policies that are designed specifically to meet the employee elder care problem are less widespread. Employee assistance programs (EAP) that offer elder care service guidance (39%), information and referral on elderly services (26%), and flexible benefit plans with Dependent Care Assistance (DCAP -- 18%) are less widely available.

  Service companies are more likely than industrial companies and non-unionized companies are more likely than unionized companies to offer policies and programs to assist employees with elder care responsibilities.

- Employees are considerably less knowledgeable about company policies or programs that are available to assist them with taking care of their elderly than are corporate executives. Like corporate executives, they most often cite the more commonly available programs and policies such as health benefits coverage (55%), sick days (54%), personal days (47%), and unpaid leaves of absence (47%).

- The most often mentioned company policy directly tied to elder caregiving and mentioned by executives is company contributions to community aging programs (53%). Interestingly, only one-fifth (20%) of employees in larger companies mention this policy. It would perhaps be beneficial to corporations to better publicize this activity.

Company Policies Being Actively Considered To Help Employees Take Care Of The Elderly

- There appears to be some movement towards offering more services for employees with elder care problems. The company policies or programs which corporate executives indicate that they are actively considering include flexible benefit plans with DCAP (18%), information and referral on elderly services (16%), articles in employee newsletters (13%), and employee seminars or educational programs (13%).

Corporate Familiarity With Long-Term Care Insurance

- Corporate understanding of long-term care insurance and the factors encouraging and discouraging its adoption in companies today were probed. In addition, corporate executives were asked about their likelihood of offering this benefit to employees under a variety of financial conditions.

The concept of long-term care coverage was defined to corporate executives and employees in the questionnaires and the cost of this coverage was estimated at about $200 per employee per year when provided through the company.

Overall, only about one-third (34%) of the corporate executives surveyed report that they are familiar with the features of long-term care coverage. In fact, only a minority (10%) indicate being "very" familiar with this coverage. Employees are far less knowledgeable about this benefit (5%).

Current And Anticipated Provision Of Long-Term Care Coverage

- A small number of corporate executives and employees (8% and 7%, respectively) report that their companies currently offer long-term care insurance coverage. Even these small proportions are an exaggeration, however, since only a handful of companies across America currently offer long-term care coverage. There must be some confusion over what long-term care coverage really is; executives and employees seem to be confusing their medical care benefits with long-term care coverage.

- A sizeable 18% of the corporate executives surveyed indicate that their companies are currently investigating the option of providing long-term care coverage.

- The few corporate executives and employees who indicate that they have company-provided long-term care coverage are most apt to believe that the costs for this benefit are shared between employer and employee (53% for executives and 57% for employees). Again, there is evidence of confusion with medical coverage since long-term care coverage is entirely employee-paid at this time.

Factors Promoting The Provision Of Long-Term Care Coverage

- The corporate executives indicating that they have long-term care coverage (30 companies) most often cite top management interest (60%), interest on the part of the benefits department (57%), part of an overall benefits evaluation process (47%), and employee requests (40%) as the factors motivating the acquisition of long-term care coverage. Thus, corporate executives see themselves as playing a central role in affecting their company's interest in this benefit area.

- Employees, like corporate executives, most often cite employee requests (45%) and interest on the part of top management (41%) as the factors which would motivate companies to provide this benefit.

Factors Preventing Companies From Offering Long-Term Care Coverage

- Among corporate executives, the leading barriers to offering long-term care coverage are fear of government mandates for employer contributions to the plan (40%) and unfavorable tax treatment (37%). Other perceived obstacles are lack of employee interest (23%), employer's administrative costs (23%), non-availability of long-term care coverage plans (22%), and fear of employee pressure for employer contributions to the plan (20%). Top executives appear to think that they will not be treated fairly by the government or their employees if they adopt long-term care coverage for their workforce.

Amount Would Be Willing To Pay For Long-Term Care Coverage

- When asked which of several methods of payment for long-term care coverage is preferable, corporate executives and employees are somewhat divided in their preferences.

  The greatest consensus would be reached by company-provided coverage that is paid for totally by the employee. Nearly six in ten (62%) corporate executives and four in ten employees (43%) report that they would be interested in long-term care coverage in the next five years if it was entirely paid for by employees at a reduced rate through their companies.

  The second closest consensus would be reached by sharing the costs of coverage. One-third (33%) of the corporate executives surveyed report that their companies would be likely to offer long-term care coverage for employees if the costs were shared, while over one-half (58%) of employees surveyed would be willing to acquire this benefit under these terms. Although employees are most interested in the employer paying totally for the coverage (66%), this option is not really viable from an employer's point of view -- only 3% of corporate executives would be willing.

- Both corporate executives and employees were asked to indicate how much money they thought their companies and the average employee would be willing to pay towards long-term care coverage if it were shared. Using an average of $200 per annual premium per employee, corporate executives and employees were remarkably similar in their estimates of what the respective parties would be willing to pay. Both corporate executives and employees estimate that the average employee would be willing to split the premium just about in half with their company ($104 and $94, respectively). Corporate executives and employees estimate that their companies would only be willing to contribute less than one-fifth of the cost ($43 and $27, respectively).

HOW THE REPORT IS ORGANIZED

This report is organized in three core sections as described below.

The first section presents the survey results for corporate executives. The section looks at corporate concern and understanding of elder health care issues, executives' personal experiences with taking care of the elderly, company concern about employee elder caregiving and its effects on the workplace, and the availability of company programs to help employees deal with elder caregiving problems. In addition, the section examines how corporate executives feel about corporate responsibility towards dealing with employee family matters and their familiarity with and attitudes toward company-provided long-term care insurance coverage. The data for corporate executives are analyzed by two subgroups -- by industrial vs. service companies and by companies that are unionized vs. companies that are not unionized.

The second section presents the survey results for the nationwide sample of employees in the workplace. The section looks at employee concern and understanding of elder health care issues, personal experiences with taking care of the elderly, the effects of elder caregiving on job performance, the availability of company programs to help employees with elder caregiving responsibilities, and perceived company concern about employees with elder caregiving responsibilities. Moreover, the section looks at employee attitudes toward corporate responsibility for employee family issues and attitudes toward company-provided long-term care insurance coverage. The data for employees are examined by key demographic subgroups such as men vs. women, employees in higher-income households ($35,000 or more) vs. those in lower-income households (under $35,000), and employees in larger companies (1,000 or more employees) vs. those in smaller companies (under 1,000 employees).

The third section compares the findings for corporate executives with those for employees on the question areas that the two surveys have in common. This section identifies those issues on which the two groups have similar viewpoints and those on which they differ.

SECTION A

CORPORATE EXECUTIVES

PART 1

CORPORATE CONCERN AND UNDERSTANDING OF ELDER HEALTH CARE ISSUES

This section deals with corporate executives' perceptions of the major problems facing business today, their own attitudes toward elder health care in the United States, their personal knowledge about health care for the elderly in the United States today, and their personal attitudes about who should shoulder the financial burden of long-term care for the elderly.

Company Concern About Health Care

- Health care costs for employees is the number one issue facing businesses today according to the corporate executives surveyed. Respondents were given a list of potential problems and issues currently facing corporate America and employee health care costs (85%) surpassed the 15 other problems listed, including improving productivity (71%), improving the quality of the workforce (55%), drug/alcohol abuse (36%), and restructuring or down-sizing (35%). It is important to remember when interpreting this finding, that the executives knew they were filling out an elder care questionnaire.

  About one-quarter of corporate executives consider hostile takeovers (25%), equal opportunity for minorities (24%), and foreign competition (22%) to be problems for business.

  In corporate executives' minds, child care (19%), liability insurance (17%) and AIDS (15%) are of lesser concern to corporate America. Less than 10% consider loss of jobs in manufacturing (8%), elder care benefits (6%), managing travel costs (4%), white collar crime (4%), and maintaining or improving profit margins/assets (2%) to be major business problems today.

Seriousness Of The Elderly Health Care Problem

- Nearly nine out of ten (89%) corporate executives surveyed consider providing health care for the elderly to be a "big" problem ("very" or "fairly" big problem) in the United States today. This includes 42% who think that elder health care is a "very" big problem.

  This perception holds for executives in both industrial and service companies and for those in unionized and non-unionized companies.

Personal Knowledge About Elder Health Care

- Corporate executives were given a list of seven statements about health care for the elderly and asked to indicate which ones they perceived to be true and which ones they perceived to be false.

Overall, corporate executives are only moderately knowledgeable about the state of elder health care in the United States today.

Two-thirds or more of the corporate executives surveyed are knowledgeable about nursing home finances and about the magnitude of employees who are now handling both elder care responsibilities and work responsibilities:

> "Medicare benefits pay for nearly all the costs associated with a stay in a nursing home." (Incorrect -- 89% disagree)
>
> "A stay in a nursing home today costs about $22,000 per year on average." (Correct -- 76% agree)
>
> "About 25% of all full-time employees in the United States provide some care for elderly relatives or friends." (Correct -- 67% agree)

- There is also a fair amount of confusion about elder health care today among this highly notable group. As demonstrated below, although it appears at first that corporate executives tend to be correct in their perceptions about elderly health care, there is a sizeable minority of executives who do not really know whether the following two statements are true or false:

> "Nursing home residents are often forced into welfare in the first year." (Correct -- 51% report that this is correct, 18% incorrect, and 31% do not know)
>
> "The fastest growing segment in the United States today is people over 85 years old." (Correct -- 42% report this is correct, 35% incorrect, and 23% do not know)

- Corporate executives are divided in their understanding about the financial limitations of Medicaid and about the high probability of older people spending some part of their lives in nursing homes:

> "People have to spend all or almost all of their assets to get Medicaid benefits." (Correct -- 47% correct vs. 43% incorrect)
>
> "Only a minority of elderly people will ever spend time in a nursing home during their lifetime." (Incorrect -- 56% incorrect vs. 33% correct)

Who Should Pay For Elderly Health Care?

- When asked how the costs associated with long-term care for the elderly should be divided among the Federal government, employers, and individual citizens, corporate executives were least likely to indicate that employers should bear fiscal responsibility. Corporate executives were most likely to believe that individuals should assume responsibility (48%), were less likely to believe the Federal government should take responsibility (35%), and were least likely to believe that employers should be responsible (17%) for the costs associated with long-term care for the elderly.

- Corporate executives in industrial and service companies and those in unionized and non-unionized companies do not differ in their attitudes about how the costs for long-term care for the elderly should be paid.

WHICH PROBLEMS FACING BUSINESS TODAY ARE OF MOST CONCERN TO YOUR COMPANY'S MANAGEMENT?

	Corporate Executives (371)
Health care costs	85%
Health care costs for active employees	81
Health care costs for retired employees	56
Improving productivity	71
Improving the quality of the workforce	55
Drug/alcohol abuse	36
Restructuring/downsizing	35
Hostile takeovers	25
Equal opportunity for minorities	24
Foreign competition	22
Child care	19
Liability insurance	17
AIDS	15
Loss of jobs in manufacturing	8
Elder care benefits	6
Managing travel costs	4
White collar crime	4
Maintaining/improving profit margins/assets	2
Other	5

WHICH PROBLEMS FACING BUSINESS TODAY ARE OF MOST CONCERN TO YOUR COMPANY'S MANAGEMENT?

By Key Subgroups

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Health care costs	85%	85%	86%	85%	86%
Health care costs for active employees	81	80	83	80	82
Health care costs for retired employees	56	61	51	60	48
Improving productivity	71	73	69	70	73
Improving the quality of the workforce	55	55	55	51	61
Drug/alcohol abuse	36	35	38	35	39
Restructuring/downsizing	35	32	38	38	32
Hostile takeovers	25	30	20	28	21
Equal opportunity for minorities	24	21	26	23	26
Foreign competition	22	34	10	27	13
Child care	19	13	25	16	27
Liability insurance	17	20	14	20	11
AIDS	15	10	19	12	21
Loss of jobs in manufacturing	8	13	3	11	2
Elder care benefits	6	4	7	5	7
Managing travel costs	4	5	4	3	4
White collar crime	4	1	7	3	6
Maintaining/improving profit margins/assets	2	2	2	*	4
Other	5	5	5	3	7

* Less than 0.5 percent

HOW BIG A PROBLEM DO YOU THINK HEALTH CARE FOR THE ELDERLY IS IN THE UNITED STATES TODAY?

	Corporate Executives (371)
Problem	89%
A very big problem	42
A fairly big problem	47
Not a problem	7
Not too big of a problem	7
Not a problem at all	-
No idea at all	4

HOW BIG A PROBLEM
DO YOU THINK HEALTH CARE FOR THE ELDERLY
IS IN THE UNITED STATES TODAY?

By Key Subgroups

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Problem	89%	87%	91%	88%	90%
A very big problem	42	41	44	43	42
A fairly big problem	47	46	47	45	48
Not a problem	7	9	5	8	7
Not too big of a problem	7	9	5	8	7
Not a problem at all	-	-	-	-	-
No idea at all	4	4	4	4	3

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

(Base: 371)

	Believe Statement Is: True	False	No Idea At All
TRUE Statements About Health Care For The Elderly			
A stay in a nursing home today costs about $22,000 per year on average	(76%)	14%	10%
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	(67)	9	24
Nursing home residents are often forced into welfare in the first year	(51)	18	31
People have to spend all or almost all of their assets to get Medicaid benefits	(47)	43	10
The fastest growing segment in the U.S. today is people over 85 years old	(42)	35	23
FALSE Statements About Health Care For The Elderly			
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	4	(89)	7
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	33	(56)	11

◯ = correct perception

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

By Key Subgroups

CORRECT PERCEPTIONS

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Correctly Aware That These Are TRUE Statements					
A stay in a nursing home today costs about $22,000 per year on average	76%	75%	78%	76%	77%
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	67	66	69	71	63
Nursing home residents are often forced into welfare in the first year	51	51	51	50	52
People have to spend all or almost all of their assets to get Medicaid benefits	47	46	48	43	54
The fastest growing segment in the U.S. today is people over 85 years old	42	40	45	42	43
Correctly Aware That These Are FALSE Statements					
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	89	89	90	91	87
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	56	57	55	56	55

HOW MUCH MONEY SHOULD THE FEDERAL GOVERNMENT, EMPLOYERS AND INDIVIDUALS PAY TOWARDS LONG-TERM CARE COSTS FOR THE ELDERLY?

Share Of Costs Of Elderly Care Should Be Paid By:	Corporate Executives (371)
Individuals	48%
Federal government	35
Employers	17

HOW MUCH MONEY SHOULD THE FEDERAL GOVERNMENT, EMPLOYERS AND INDIVIDUALS PAY TOWARDS LONG-TERM CARE COSTS FOR THE ELDERLY?

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Share Of Costs Of Elderly Care Should Be Paid By:					
Individuals	48%	50%	46%	49%	46%
Federal government	35	33	37	34	38
Employers	17	17	17	17	16

PART 2

PERSONAL EXPERIENCE TAKING CARE OF THE ELDERLY

This section deals with the personal experiences which corporate executives may have had with caregiving to the elderly. Caregiving was defined in the questionnaire itself in the following way: "Caregiving can include anything from providing emotional support or telephone reassurance to assistance with finances, meal preparation, and transportation, to looking after a home-bound or chronically ill person."

- A large majority (89%) of corporate executives surveyed report that they personally know someone who is now taking care of a person aged 55 years or older or has taken care of someone in the past two years.
- A sizeable one out of two (49%) corporate executives report that they have caregiving responsibility now or had caregiving responsibility in the past two years. This high proportion is not surprising in light of the average age of this sample -- 53 years old.
- Corporate executives indicate that the elderly they care for are somewhat more likely to be nearby (under 100 miles away) than not nearby (100 miles away or more) -- 56% vs. 42%, respectively.
- A slim minority (8%) of corporate executives have an elderly parent, relative or friend living at home with them.

DO YOU PERSONALLY KNOW SOMEONE WHO IS TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?*

	Corporate Executives (371)
Personally know someone	89%
Do not personally know someone	10
No answer	1

* Caregiving was defined as follows: "Caregiving can include anything from providing emotional support to telephone reassurance to assistance with finances, meal preparation, transportation, shopping, and laundry, to care for the home-bound or chronically ill."

DO YOU PERSONALLY KNOW SOMEONE WHO IS TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Personally know someone	89%	93%	87%	93%	84%
Do not personally know someone	10	7	12	7	15
No answer	1	-	1	*	1

* Less than 0.5 percent

ARE YOU PERSONALLY RESPONSIBLE FOR TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

	Corporate Executives (371)
Personally cared for the elderly	49%
Have not personally cared for the elderly	49
No answer	2

ARE YOU PERSONALLY RESPONSIBLE FOR TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Personally cared for the elderly	49%	51%	48%	50%	46%
Have not personally cared for the elderly	49	49	49	50	51
No answer	2	-	3	*	3

* Less than 0.5 percent

HOW FAR AWAY IS THE ELDERLY PERSON YOU ARE PERSONALLY RESPONSIBLE FOR?

(Among Those Who Have/Had Caregiving Responsibilities)

	Corporate Executives (183)
Distance Of Elderly Person:	
Near (under 100 miles)	56%
Not near (100+ miles)	42
No answer	2

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HOW FAR AWAY IS THE ELDERLY PERSON YOU ARE PERSONALLY RESPONSIBLE FOR?

(Among Those Who Have/Had Caregiving Responsibilities)

By Key Subgroups

	Corporate Executives (183)	Type Of Company		Unionization	
		Industrial (91)	Service (92)	Unionized (113)	Non-Unionized (63)
Distance Of Elderly Person:					
Near (under 100 miles)	56%	54%	59%	54%	63%
Not near (100+ miles)	42	45	39	45	35
No answer	2	1	2	1	2

DO YOU HAVE ANY ELDERLY PARENTS, RELATIVES OR FRIENDS CURRENTLY LIVING AT HOME?

	Corporate Executives (371)
Have elderly living at home	8%
Do not have elderly living at home	92

PART 3

COMPANY CONCERN ABOUT EMPLOYEE ELDER CAREGIVING AND ITS EFFECTS ON THE WORKPLACE

This section looks at company and employee concern with employee elder caregiving as perceived by top executive officers. This section also deals with executives' perceptions about how many employees in their companies are currently taking care of elderly people, which kinds of employees are more likely to be taking care of elderly people, and the kinds of work-related problems which have resulted from employees taking care of elderly relatives or friends.

Corporate Concern

- Corporate executives were asked how concerned they themselves are, how concerned they think their company management is, and how concerned they think the employees in their company are about performing their jobs and taking care of elderly relatives or friends at the same time.

  About half (48%) of the corporate executives register concern ("very" or "fairly" concerned) about personally performing their own jobs and taking care of elderly parents or relatives, if and when the need arises. Of note, a sizeable 22% are "very concerned" about their ability to work well and deal with the responsibilities of elder caregiving. And remember, these are top corporate executives.

- Corporate executives are more likely to perceive that their company's employees are concerned than to be concerned themselves. Two-thirds (66%) of executives believe that their employees are concerned about doing their jobs well while taking on caregiving responsibilities for the elderly.

- Corporate executives report that in comparison to themselves and employees, their company management (35%) is less likely to be concerned about the issue of employee elder caregiving and its effects on job productivity and performance.

Perceived Extent Of Employee Elder Caregiving

- Corporate executives were asked to estimate the percent of their total workforce that is currently taking care of an elderly relative or friend. On average, corporate executives are fairly knowledgeable -- they estimate that about three out of ten employees (27%) are elder caregivers. This estimate conforms with the 25% to 40% figures reported in various other research investigations. In addition, a large minority (27%) also report that they have no idea how common employee elder caregiving is in their companies.

- Corporate executives' estimates do not vary by company type (industrial or service) or by union presence (unionized or non-unionized).

Types Of Employees Most Likely To Provide Elder Caregiving

- Corporate executives were asked if they thought certain types of employees -- men or women and top performing employees or non-top performing employees -- were any more likely than others to be taking care of elderly relatives or friends.

  Corporate executives are much more likely to believe that female employees (64%) rather than male employees (3%) take care of elderly relatives or friends. About one-quarter (23%) perceive both sexes to be equally likely to be working and taking responsibility for elder caregiving. Clearly, many corporate executives associate employee elder caregiving with women.

- In terms of top performing and non-top performing employees, corporate executives are divided. Corporate executives are three times more likely to think that top performers take on elder care responsibilities than do non-top performers (21% vs. 6%, respectively). Yet, four out of ten executives (41%) state that top performing and non-top performing employees are equally likely to be caring for elderly people, and another three out of ten (32%) have no idea at all.

- The above perceptions hold equally among corporate executives in industrial and service companies and those in unionized and non-unionized companies.

Work-Related Problems With Employees Taking Care Of The Elderly

- Corporate executives were given a list of potential work-related problems that their companies might be experiencing as a result of employees taking care of their elderly. Six out of ten corporate executives (60%) are aware that caregiving on the part of employees is having some impact on their companies.

  Close to half (45%) of the corporate executives report that elder caregiving employees are under emotional stress. In addition, these executives notice that more unscheduled days are taken off (38%), arrivals are later and departures earlier (37%), there is an above-average use of the telephone (32%), and greater absenteeism (30%). In addition, executives report that hours are taken off in emergencies (23%) and refusals to relocate occur (18%).

  A minority of corporate executives state that there is a decrease in productivity (14%), overtime opportunities (12%), and the quality of work (11%) as a result of employee elder care responsibilities.

Less than 10% of those surveyed report that employee elder caregiving has had the following effects: promotion opportunities being declined (8%), low morale (6%), increase in medical claims (4%), increase in physical complaints (4%), more resignations (3%), problems with supervisors (3%), training opportunities being declined (2%), and an increase in accidents (1%).

- Executives in service companies, compared to executives in industrial companies, are more likely to note the effects of stress among elder caregiving employees (52% vs. 37%, respectively), late arrivals or early departures (42% vs. 32%, respectively), and above-average use of the telephone (38% vs. 26%, respectively).

- Moreover, executives in companies that have a union presence are more likely than those in non-unionized companies to notice that employees with elder care responsibilities have refused to relocate (22% vs. 13%, respectively) and have declined promotion opportunities (11% vs. 3%, respectively).

  On the other hand, executives in non-unionized companies are more apt than those in unionized companies to report that employees with elder care responsibilities are under emotional stress (57% vs. 38%, respectively).

HOW CONCERNED ARE YOU, YOUR COMPANY MANAGEMENT AND YOUR EMPLOYEES ABOUT JOB PERFORMANCE AND TAKING CARE OF THE ELDERLY?

	Concern About Job Performance And Taking Care Of Elderly Among:		
	Company Management (371)	Corporate Executives (371)	Employees (371)
Concerned	35%	48%	66%
Very concerned	6	22	16
Fairly concerned	29	26	50
Not concerned	60	42	27
Not too concerned	48	31	27
Not at all concerned	12	11	*
No idea at all	5	10	7

* Less than 0.5 percent

HOW CONCERNED ARE YOU, YOUR COMPANY MANAGEMENT AND YOUR EMPLOYEES ABOUT JOB PERFORMANCE AND TAKING CARE OF THE ELDERLY?

By Key Subgroups

Very/Fairly Concerned

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Company management	35%	34%	37%	33%	40%
Corporate executives	48	46	51	44	53
Employees	66	68	65	65	67

ABOUT WHAT PERCENT OF YOUR COMPANY'S WORKFORCE IS CURRENTLY TAKING CARE OF THE ELDERLY?

% Of Workforce Taking Care Of The Elderly:	Corporate Executives (371)
Under 20%	29%
20% - 29%	21
30% - 39%	10
40% or more	13
No idea at all	27
Average	27.2

ABOUT WHAT PERCENT OF YOUR COMPANY'S WORKFORCE IS CURRENTLY TAKING CARE OF THE ELDERLY?

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
% Of Workforce Taking Care Of Elderly:					
Under 20%	29%	24%	35%	28%	33%
20% - 29%	21	21	20	22	18
30% - 39%	10	12	8	9	11
40% or more	13	14	11	13	11
No idea at all	27	29	26	28	27
Average	27.2	29.0	25.6	27.5	26.1

WHICH TYPES OF EMPLOYEES ARE MORE LIKELY TO TAKE CARE OF THE ELDERLY?

	Corporate Executives (371)
Sex	
Male employees	3%
Female employees	64
Both equally	23
No idea at all	10
Performance At Their Job	
Top performers	21%
Not top performers	6
Both equally	41
No idea at all	32

WHICH TYPES OF EMPLOYEES ARE MORE LIKELY TO TAKE CARE OF THE ELDERLY?

By Key Subgroups

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Sex					
Male employees	3%	3%	3%	3%	3%
Female employees	64	63	64	65	62
Both equally	23	23	23	23	23
No idea at all	10	11	10	9	12
Performance At Their Job					
Top performers	21%	21%	22%	22%	20%
Not top performers	6	6	6	5	7
Both equally	41	41	40	43	37
No idea at all	32	32	32	30	36

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

	Corporate Executives (371)
More stress/emotional distress	45%
Unscheduled days off	38
Late arrivals or early departures	37
Above-average use of the telephone	32
Absenteeism	30
Emergency hours off	23
Refusals to relocate	18
Decreased productivity	14
Overtime opportunities have been declined	12
Decline in quality of work	11
Promotion opportunities have been declined	8
Low morale	6
Increase in medical claims	4
Increase in physical complaints	4
More resignations	3
Problems with supervisors	3
Training opportunities have been declined	2
Increased accidents	1
Other	1
None of these	2
No idea at all	38

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

By Key Subgroups

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
More stress/emotional distress	45%	37%	52%	38%	57%
Unscheduled days off	38	34	41	36	41
Late arrivals or early departures	37	32	42	36	40
Above-average use of the telephone	32	26	38	33	33
Absenteeism	30	28	32	30	32
Emergency hours off	23	20	26	23	24
Refusals to relocate	18	18	18	22	13
Decreased productivity	14	15	13	14	14
Overtime opportunities have been declined	12	13	12	13	12
Decline in quality of work	11	9	12	9	13
Promotion opportunities have been declined	8	8	7	11	3
Low morale	6	5	7	5	7
Increase in medical claims	4	5	3	3	5
Increase in physical complaints	4	5	3	4	4
More resignations	3	3	3	3	3
Problems with supervisors	3	2	3	3	3
Training opportunities have been declined	2	2	2	2	2
Increased accidents	1	1	1	1	-
Other	1	1	1	*	1
None of these	2	3	2	3	2
No idea at all	38	43	33	39	33

* Less than 0.5 percent

PART 4

CORPORATE RESPONSIBILITY AND COMPANY POLICIES TOWARD HELPING EMPLOYEES TAKE CARE OF THE ELDERLY

This section looks at whether corporate executives believe that companies have some responsibility for employees' family issues and problems. The section also examines the kinds of policies and programs that companies are currently providing or are actively considering for their employees to assist them with elder care responsibilities. In addition, the section covers whether there is a relationship between child care assistance by companies and corporate concern for elder caregiving employees.

Corporate Responsibility For Employees' Family Problems

- Corporate executives were asked whether they agreed or disagreed with the following premise: "Employers should establish policies or programs that enable employees to deal with family issues that impact on work performance."

  Corporate executives overwhelmingly believe that employers should take responsibility for helping employees deal with family problems -- 80% agree with this statement.

- Executives in service companies are more strongly in agreement with this statement than those in industrial companies.

Company Policies For Helping Employees Take Care Of The Elderly

- Corporate executives were given a list and asked to indicate which types of policies and benefits programs are currently available or are being actively considered to assist employees with taking care of elderly relatives or friends.

  In terms of what is currently being provided according to the executives studied, close to seven in ten companies (67%) offer personal days for employees to help them deal with elder care responsibilities. Approximately six in ten companies have health benefits coverage to cover family health costs (63%), unpaid leaves of absence (61%), and sick days (60%). The prevailing services that are available do not seem to be designed specifically to assist employees with elder care responsibilities but are designed to serve a wide variety of employee needs. The most frequently mentioned benefit directly related to elder care is company contributions to aging programs in the community -- a benefit offered by one out of two companies (53%).

About four in ten of these companies (43%) offer flex-time for their employees. Somewhat more than one-third (39%) have employee assistance programs (EAP) that offer guidance on elder care services and somewhat less than one-third (31%) offer part-time work with benefits.

About one-quarter of the companies investigated offer information and referral on elderly services (26%), provide articles in employee newsletters on elder care issues (24%), and offer employee seminars or education programs (17%).

Less common programs include flexible benefit plans/multi-option cafeteria plans with Dependent Care Assistance (DCAP) (18%), paid leaves of absence (17%), DCAP (13%), and case management coordinators (13%). Less than 10% offer flex-place where employees can work at home (7%), support groups (6%), caregiver information fairs (3%), elder care hotlines (2%), adult day care assistance plans (2%), elder care handbooks (1%), and subsidies or vouchers to purchase elderly services (1%).

- More executives in service companies relative to industrial companies report that particular company policies are provided for employees with elder care responsibilities: Personal days (73% vs. 61%, respectively), health benefits coverage for family members (67% vs. 59%, respectively), unpaid leaves of absence (69% vs. 53%, respectively), sick days (69% vs. 51%, respectively), flex-time (50% vs. 36%, respectively), permanent part-time work with benefits (42% vs. 20%, respectively), paid leaves of absence (21% vs. 13%, respectively), and flexible benefit plans/multi-option cafeteria plans with DCAP (22% vs. 12%, respectively).

- More corporate executives in non-unionized companies relative to unionized companies report that particular company policies related to employee elder caregiving are offered: Personal days (74% vs. 64%, respectively), unpaid leaves of absence (71% vs. 56%, respectively), sick days (69% vs. 56%, respectively), employee assistance programs (EAP)/individual counseling on elder care services (48% vs. 33%, respectively), permanent part-time work with benefits (46% vs. 23%, respectively), paid leaves of absence (24% vs. 13%, respectively), and flexible benefit plans/multi-option cafeteria plans with DCAP (25% vs. 14%, respectively).

Company Policies Actively Being Considered For Helping Employees Take Care Of The Elderly

- The company programs that are most often being actively considered, according to the corporate executives studied, are flexible benefit plans/multi-option cafeteria plans with DCAP (18%), information and referral on elderly services (16%), articles in employee newsletters (13%), and employee seminars or educational programs (13%).

The Relationship Between Company Child Care Assistance And Corporate Concern About Elder Caregiving Employees

- About half (47%) of the companies were reported to have some kind of policy or program to assist employees with child care. Top executives in companies that have some child care assistance are much more likely than top executives in companies without child care assistance to report that their company management is "very" or "fairly" concerned about employees performing their jobs and taking care of their elderly (46% vs. 26%, respectively). It appears that companies sensitive to the issues of children as dependents are more likely to be sensitive to the issues of the elderly as dependents.

HOW MUCH DO YOU AGREE WITH THIS STATEMENT:
"EMPLOYERS SHOULD ESTABLISH POLICIES OR PROGRAMS THAT ENABLE EMPLOYEES TO DEAL WITH FAMILY ISSUES THAT IMPACT ON WORK PERFORMANCE?"

	Corporate Executives (371)
Agree	80%
Strongly agree	20
Agree	60
Disagree	15
Disagree	13
Strongly disagree	2
No idea at all	5

HOW MUCH DO YOU AGREE WITH THIS STATEMENT: "EMPLOYERS SHOULD ESTABLISH POLICIES OR PROGRAMS THAT ENABLE EMPLOYEES TO DEAL WITH FAMILY ISSUES THAT IMPACT ON WORK PERFORMANCE?"

By Key Subgroups

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Agree	80%	74%	86%	78%	84%
Strongly agree	20	14	25	16	25
Agree	60	60	61	62	59
Disagree	15	20	10	17	12
Disagree	13	18	8	15	10
Strongly disagree	2	2	2	2	2
No idea at all	5	6	4	5	4

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

(Base: 371)

	Currently Provide	Actively Considering	Not Actively Considering	No Idea At All
Personal days	67%	4%	22%	7%
Health benefits coverage for family members	63	4	26	7
Unpaid leave of absence	61	4	26	9
Sick days	60	2	31	7
Company contributions to community aging programs	53	5	31	11
Flex-time (flexible hours)	43	9	41	7
Employee Assistance Program (EAP)/individual counseling on elder care services	39	5	46	10
Permanent part-time work with benefits	31	8	49	12
Information and referral on elderly services	26	16	46	12
Articles in employee newsletters	24	13	53	10
Flexible benefit plan/ multi-option cafeteria plan with DCAP	18	18	49	15
Employee seminars/educational programs	17	13	58	12
Paid leave of absence	17	2	66	15
Dependent care assistance plan (DCAP)	13	7	65	15
Case Management Coordinators	13	4	67	16
Flex-place (work at home)	7	4	77	12
Support groups	6	7	71	16
Caregiver information fairs	3	4	78	15
Elder care hotline	2	5	79	14
Adult day care assistance (programs or payments)	2	3	81	14
Elder care handbook	1	6	78	15
Subsidy or vouchers to purchase elderly services	1	1	83	15

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

By Key Subgroups

		Type Of Company		Company Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Personal days	67%	61%	73%	64%	74%
Health benefits coverage for family members	63	59	67	60	68
Unpaid leave of absence	61	53	69	56	71
Sick days	60	51	69	56	69
Company contributions to community aging programs	53	54	52	54	52
Flex-time (flexible hours)	43	36	50	40	49
Employee Assistance Program (EAP)/individual counseling on elder care services	39	34	43	33	48
Permanent part-time work with benefits	31	20	42	23	46
Information and referral on elderly services	26	22	30	23	31
Articles in employee newsletters	24	23	25	25	22
Flexible benefit plan/ multi-option cafeteria plan with DCAP	18	12	22	14	25
Employee seminars/educational programs	17	15	19	15	21
Paid leave of absence	17	13	21	13	24
Dependent Care Assistance Plan (DCAP)	13	11	15	10	18
Case Management Coordinators	13	13	13	14	12
Flex-place (work at home)	7	5	8	5	9
Support groups	6	4	7	4	8
Caregiver information fairs	3	1	5	3	4
Elder care hotline	2	1	3	1	3
Adult day care assistance (programs or payments)	2	3	2	2	4
Elder care handbook	1	1	2	1	2
Subsidy or vouchers to purchase elderly services	1	1	1	1	-

DOES YOUR COMPANY PROVIDE EMPLOYEES WITH ANY CHILD CARE ASSISTANCE?

	Corporate Executives (371)
Company has child care policies	47%
Company does not have child care policies	51
No idea at all	2

DOES YOUR COMPANY PROVIDE EMPLOYEES WITH ANY CHILD CARE ASSISTANCE?

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Company has child care policies	47%	41%	52%	42%	56%
Company does not have child care policies	51	57	45	56	42
No idea at all	2	2	3	2	2

RELATIONSHIP BETWEEN WHETHER COMPANY PROVIDES ANY CHILD CARE ASSISTANCE AND COMPANY MANAGEMENT'S CONCERN ABOUT EMPLOYEES PERFORMING THEIR JOBS AND TAKING CARE OF THE ELDERLY

	Corporate Executives Whose Company Currently:	
	Has Child Care Policies (174)	Does Not Have Child Care Policies (189)
Company Managements' Concern About Elder Caregiving Employees:		
Concerned	46%	26%
Very concerned	8	5
Fairly concerned	38	21
Not concerned	51	68
Not too concerned	43	53
Not at all concerned	8	15
No idea at all	3	6

PART 5

CORPORATE RESPONSE TO LONG-TERM CARE INSURANCE

This section deals with corporate executives' understanding of long-term care insurance coverage and whether companies currently provide this group benefit. Long-term care insurance was defined in the survey in the following way:

> Since traditional coverage for health care benefits does not meet the needs of long-term care services, some companies are offering long-term care insurance coverage to their employees as well as to their employees' parents and parents-in-law. This company-sponsored coverage usually costs less and is less restrictive than individual policies. Long-term care insurance helps employees pay for a stay in a nursing home or for care in one's own home and is not restricted only to acute care or to prior hospitalization. On average, the premium coverage might cost a company approximately $200 per employee per year.

The section also examines the barriers which executives perceive to exist in preventing companies today from providing long-term care coverage and the factors which promote long-term care coverage in companies today.

Moreover, the section looks at companies' likelihood of providing long-term care coverage depending upon how it is paid -- totally by the company, totally by the employee, or partially by both the company and the employee -- and executives' perceptions of how much companies and employees would be willing to pay towards long-term care coverage.

Familiarity With Long-Term Care Coverage

- Overall, only about one-third (34%) of corporate executives are familiar ("very" or "fairly" familiar) with the features of long-term care insurance. This includes a minority (10%) of executives who indicate that they are "very" familiar with the benefit.

  Familiarity does not vary by company type or degree of unionization.

Provision Of Long-Term Care Coverage

- Interestingly, 30 companies or 8% of the corporate executives surveyed report that their company currently offers long-term care coverage. Since only a handful of companies in the country today currently offer this benefit, some corporate executives must be confused about what long-term care insurance really is; corporate executives maybe confusing their medical care benefits with long-term care coverage.

- A sizeable 18% of the corporate executives report that their companies are currently investigating the option of providing long-term care coverage for employees.

- Not surprisingly, those companies which currently offer child care assistance to employees are much more likely to be actively investigating long-term care coverage than companies that do not offer any child care assistance (30% vs. 11%, respectively).

Factors Responsible For Encouraging And Discouraging Companies From Offering Long-Term Care Coverage

- The 30 corporate executives who indicated that their companies currently provide long-term care coverage for their employees were asked which factors they thought were primarily responsible for initiating their company's investigation of long-term care coverage. A similar question was asked by the Washington Business Group On Health (WBGH) in a 1987 survey among Benefits Directors in 147 large-sized companies. The leading motivating factors seen by top executives here are top management interest (60%), the interest of the benefits department (57%), part of an overall benefits evaluation (47%), and employee requests (40%).

  Other factors were less often perceived to have had an impact on company investigations of long-term care coverage: availability of insurance products (23%), efforts to keep the employees they have now (20%), union interest (10%), retiree requests (10%), and efforts to recruit new employees (7%). None of the corporate executives surveyed report that media exposure on long-term care nor interest by their industry peers had an effect on their company's inquiry into long-term care coverage for employees.

- Corporate executives in companies which do not currently provide long-term care coverage were asked how important various reasons were in preventing companies from currently providing long-term care coverage. WBGH asked a similar question in their 1987 study. The leading ("very important") barriers to offering long-term care coverage are fear of government mandates for employer contributions to the plan (40%) and unfavorable tax treatment (37%). About one-quarter of the executives in companies without long-term care coverage report that other barriers are lack of employee interest (23%), employer's administrative costs (23%), non-availability of long-term care plans (22%), and fear of employee pressure for employer contributions to the plan (20%). Corporate executives are less apt to report that a "wait and see" attitude on the part of upper management (15%) and the possible addition of long-term care to Medicare (13%) are prime barriers to electing long-term care coverage for employees.

- Corporate executives in service companies are more likely than those in industrial companies to cite a lack of employee interest (28% vs. 18%, respectively) as an obstacle to providing long-term care coverage. In addition, executives in unionized companies are more likely than those in non-unionized companies to consider the threat of employee pressure on employer contributions to the plan (25% vs. 14%, respectively) to be a very important obstacle.

Payment Methods For Long-Term Care Coverage

- The 30 executives who indicated that their companies provide long-term care coverage for employees report that the cost for long-term care coverage is most often shared by the company and the employee (53%), less often paid totally by the company (30%) and least often paid for totally by the employee (7%).

- Since the only long-term care coverage currently offered to employees today is entirely employee-paid, it can be assumed that there is a fair amount of confusion in this area. Again, corporate executives may be mixing up medical care coverage with long-term care coverage.

- In those companies where long-term care coverage is not currently provided, corporate executives were asked how likely their companies would be to sponsor and provide long-term care coverage in the next five years depending on how it was paid -- if the premium was totally paid for by the company, if the premium was totally paid for by the employee, or if the premium was paid for partially by the company and partially by the employee.

  If it were totally paid for by employees, nearly two-thirds (62%) of the executives surveyed indicated that their companies would be likely ("very" or "fairly" likely) to add long-term care coverage as a benefit.

  If it were partially paid for by the company and partially paid for by employees, one-third (33%) of the corporate executives surveyed indicated that their companies would be interested in providing long-term care coverage.

  If it were totally paid for by the company, only 3% of corporate executives would be interested in providing this benefit to employees.

- The likelihood of providing long-term care coverage through each method of payment does not differ by industry type or extent of unionization.

Likelihood Of Employees Signing Up For Long-Term Care Coverage If The Premium Were Shared

- When asked how likely they thought employees would be to sign up for long-term care coverage if the annual premium was shared with the company, more than half (58%) of the corporate executives indicated that they thought employees would be likely ("very" or "fairly" likely) to sign up.

- Executives were asked how much money they thought employees and their companies would be willing to contribute towards an annual premium for long-term care costing about $200 per employee.

  Corporate executives believe that the average employee would be willing to split the cost in half for long-term care coverage. On average, they report that the amount employees would be willing to pay towards a shared cost for the premium would be $104.

  In contrast, corporate executives state that their companies, on average, would be willing to contribute $43 for an annual long-term care premium for employees. Moreover, nearly one-half (46%) of corporate executives report that their companies would not be willing to pay anything towards sharing the cost of long-term care coverage.

HOW FAMILIAR ARE YOU WITH FEATURES OF LONG-TERM CARE COVERAGE?*

	Corporate Executives (371)
Familiar	34%
Very familiar	10
Fairly familiar	24
Not familiar	65
Not too familiar	34
Not at all familiar	31
No answer	1

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* Long-term care insurance coverage was defined as follows: "Since traditional coverage for health care benefits does not meet the needs of long-term care services, some companies are offering long-term care insurance coverage to their employees as well as to their employees' parents and parents-in-law. This company-sponsored coverage usually costs less and is less restrictive than individual policies. Long-term care insurance helps employees pay for a stay in a nursing home or for care in one's own home and is not restricted only to acute care or to prior hospitalization. On average, the premium coverage might cost a company approximately $200 per employee per year."

HOW FAMILIAR ARE YOU WITH FEATURES OF LONG-TERM CARE COVERAGE?

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (371)	Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Familiar	34%	32%	36%	35%	35%
Very familiar	10	7	13	10	10
Fairly familiar	24	25	23	25	25
Not familiar	65	68	63	64	65
Not too familiar	34	35	33	33	34
Not at all familiar	31	33	30	31	31
No answer	1	-	1	1	-

DOES YOUR COMPANY CURRENTLY PROVIDE LONG-TERM CARE COVERAGE?

	Corporate Executives (371)
Company provides long-term care coverage	8%
Company does not provide long-term care coverage but is investigating it	18
Company does not provide long-term care coverage and is not investigating it	62
No idea at all	12

DOES YOUR COMPANY CURRENTLY PROVIDE LONG-TERM CARE COVERAGE?

By Key Subgroups

	Corporate Executives (371)	Type Of Company		Unionization	
		Industrial (179)	Service (192)	Unionized (225)	Non-Unionized (136)
Company provides long-term care coverage	8%	10%	7%	9%	7%
Company does not provide long-term care coverage but is investigating it	18	19	18	21	15
Company does not provide long-term care coverage and is not investigating it	62	62	60	60	63
No idea at all	12	9	15	10	15

RELATIONSHIP BETWEEN WHETHER COMPANY PROVIDES ANY CHILD CARE ASSISTANCE AND IF COMPANY IS CURRENTLY INVESTIGATING LONG-TERM CARE COVERAGE

	Corporate Executives Whose Company Currently:	
	Has Child Care Policies (174)	Does Not Have Child Care Policies (189)
Yes, currently investigating long-term care coverage	30%	11%
No, not currently investigating long-term care coverage	62	73
No idea at all	8	16

WHICH FACTORS ARE PRIMARILY RESPONSIBLE FOR INITIATING COMPANY'S INVESTIGATION OF LONG-TERM CARE COVERAGE?

(Among Those Whose Company Provides Long-Term Care Coverage)

	Have Long-Term Care Coverage (30)*
Top management interest	60%
Benefits department interest	57
Part of overall benefits evaluation	47
Employee requests	40
Availability of insurance products	23
To keep employees it has now	20
Union interest	10
Retiree requests	10
To recruit new employees	7
Media exposure of long-term care	-
Interest of colleagues in our industry	-
Other	3
None of these	20

* Due to small base size, interpret with caution.

HOW IMPORTANT ARE VARIOUS FACTORS IN PREVENTING COMPANIES FROM PROVIDING LONG-TERM CARE COVERAGE?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

(Base: 341)

	Very Important	Fairly Important	Not Too Important	Not At All Important	No Idea At All
Fear of government mandates for employer contributions to plan	40%	27%	16%	4%	13%
Unfavorable tax treatment	37	28	13	4	18
Lack of employee interest	23	42	14	6	15
Employer's administrative costs	23	35	25	7	10
Long-term care policies not available	22	30	17	6	25
Fear of employee pressure for employer plan contributions	20	31	28	7	14
"Wait and see" attitude of upper management	15	36	24	9	16
Feeling that long-term care will be added to Medicare	13	37	24	7	19
Other	5	1	-	*	94

* Less than 0.5 percent

HOW IMPORTANT ARE VARIOUS FACTORS IN PREVENTING COMPANIES FROM PROVIDING LONG-TERM CARE COVERAGE?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

Very Important

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (341)	Industrial (162)	Service (179)	Unionized (205)	Non-Unionized (126)
Fear of government mandates for employer contributions to plan	40%	38%	41%	42%	36%
Unfavorable tax treatment	37	35	38	36	40
Lack of employee interest	23	18	28	22	24
Employer's administrative costs	23	23	22	21	25
Long-term care policies not available	22	19	25	22	22
Fear of employee pressure for employer plan contributions	20	23	18	25	14
"Wait and see" attitude of upper management	15	15	16	19	12
Feeling that long-term care will be added to Medicare	13	13	13	14	11
Other	5	6	3	4	6

HOW IS THE LONG-TERM CARE COVERAGE CURRENTLY OFFERED TO EMPLOYEES PAID FOR?

(Among Those Whose Company Provides Long-Term Care Coverage)

	Company Provides Long-Term Care Coverage (30)*
Premium totally paid for by company	30%
Premium paid for partially by company and partially by employee	53
Premium totally paid for by employee	7
No idea at all	10

* Due to small base size, interpret with caution.

HOW LIKELY IS YOUR COMPANY TO PROVIDE LONG-TERM CARE COVERAGE IN THE NEXT 5 YEARS BASED ON HOW THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

(Base: 341)

	If Long-Term Care Coverage Paid:		
	Totally By Company	Partially By Company And Partially By Employee	Totally By Employee
Likely	3%	33%	62%
Very likely	1	4	25
Fairly likely	2	29	37
Not likely	85	58	26
Not too likely	21	37	18
Not at all likely	64	21	8
No idea at all	12	9	12

HOW LIKELY IS YOUR COMPANY TO PROVIDE LONG-TERM CARE COVERAGE IN THE NEXT 5 YEARS BASED ON HOW THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

Very/Fairly Likely

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (341)	Industrial (162)	Service (179)	Unionized (205)	Non-Unionized (126)
If Long-Term Care Coverage Paid:					
Totally by company	3%	4%	3%	3%	2%
Partially by company and partially by employee	33	31	35	33	33
Totally by employee	62	61	63	63	61

HOW LIKELY DO YOU THINK YOUR COMPANY'S EMPLOYEES WOULD BE TO SIGN UP FOR LONG-TERM CARE COVERAGE IF THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	Corporate Executives (341)
Likely	58%
Very likely	9
Fairly likely	49
Not likely	29
Not too likely	25
Not at all likely	4
No idea at all	13

HOW LIKELY DO YOU THINK YOUR COMPANY'S EMPLOYEES WOULD BE TO SIGN UP FOR LONG-TERM CARE COVERAGE IF THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

By Key Subgroups

		Type Of Company		Unionization	
	Corporate Executives (341)	Industrial (162)	Service (179)	Unionized (205)	Non-Unionized (126)
Likely	58%	57%	58%	60%	56%
Very likely	9	8	10	9	10
Fairly likely	49	49	48	51	46
Not likely	29	31	28	26	33
Not too likely	25	27	25	24	27
Not at all likely	4	4	3	2	6
No idea at all	13	12	14	14	11

HOW MUCH MONEY DO YOU THINK YOUR COMPANY AND EMPLOYEES WOULD BE WILLING TO PAY IF LONG-TERM CARE COVERAGE COST WAS SHARED?*

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	$ Amount COMPANY Would Be Willing To Pay (341)	$ Amount EMPLOYEE Would Be Willing To Pay (341)
$0 (none)	46%	14%
$1 - $49	5	5
$50 - $99	14	11
$100 - $199	25	34
$200 (all)	2	23
No answer	8	13
Average	$43	$104

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* The annual premium for long-term care coverage was presented as costing about $200 per employee.

HOW MUCH MONEY DO YOU THINK YOUR COMPANY AND EMPLOYEES WOULD BE WILLING TO PAY IF LONG-TERM CARE COVERAGE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	Average $ Amount COMPANY Would Be Willing To Pay	Average $ Amount EMPLOYEE Would Be Willing To Pay	(Base)
Total	$43	$104	(341)
Company Type			
Industrial	$39	$103	(162)
Service	$45	$104	(179)
Company Unionization			
Unionized	$43	$109	(205)
Non-unionized	$40	$99	(126)

SECTION B

EMPLOYEES

PART 1

EMPLOYEE CONCERN AND UNDERSTANDING OF ELDER HEALTH CARE ISSUES

This section deals with the perceptions of employees across America about health care costs, their own personal knowledge about elder health care, and their attitudes toward who should be responsible for the financial costs of long-term care for the elderly.

Seriousness Of The Elderly Health Care Problem

- The vast majority (94%) of the employees surveyed believe that providing health care for the elderly is a "big" problem ("very" or "fairly" big problem). This includes a substantial 56% who consider elder health care in this country a "very" big problem.
- Older employees (45 years and over) are more likely to consider elder health care a "very" big problem than younger employees (under 45 years old) -- 69% vs. 52%, respectively.

Personal Knowledge About Elder Health Care

- From a list of seven statements about health care for the elderly, employees were asked to indicate which ones they believed were true and which ones they believed were false. For the most part, employees' perceptions reveal that they are fairly knowledgeable about nursing home finances but are fairly limited in their knowledge about other matters. There is also a sizeable segment who simply did not have any idea about the answers.
- Employees are most knowledgeable about nursing home finances.

  About three-quarters (72%) of the employees surveyed are correct in assuming that Medicare benefits do not pay all of the costs associated with a nursing home stay. Yet, there is also a fairly large group -- 23% -- who have no idea whether this statement is true or false.

  About two-thirds (65%) of employees know that a stay in a nursing home today costs about $22,000 per year on average. Yet, again, a large 22% indicate that they do not know.

  While half (50%) of the employees surveyed are aware that a majority of elderly people will spend some time in a nursing home during their lifetimes, about one-quarter (23%) have no idea at all.

- There are three statements where more employees are correct than incorrect but where there is also a fair amount of confusion. They are:

  "Nursing home residents are often forced into welfare in the first year." (Correct -- 52% report that this is correct, 8% incorrect, and 40% do not know)

  "About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends." (Correct -- 50% report that this is correct, 18% incorrect, and 32% do not know)

  "People have to spend all or almost all of their assets to get Medicaid benefits." (Correct -- 44% report that this is correct, 25% incorrect, and 31% do not know)

- The one item on elder health care where employees are truly divided is: "The fastest growing segment in the U.S. today is people over 85 years old." This statement is, in fact, true. About one-third (34%) believe that the statement is correct, another one-third (36%) believe it is incorrect, and another one-third (30%) are unsure.

- There are some differences in perceptions among employees by demographic characteristics:

  -- Employed men, more than employed women, are more likely to know that Medicare does not pay for all nursing home costs.

  -- Employed women, more than employed men, are more likely to know that about 25% of full-time employees are providing caregiving for elderly relatives or friends.

  -- Older employees are more likely than younger employees to know that people have to come close to depleting their assets to get Medicaid benefits.

  -- Higher-income employees ($35,000 or more household income) are more apt than lower-income employees (under $35,000 household income) to know about the finances associated with nursing home costs and the limitations of Medicaid and Medicare benefits.

Who Should Pay For Elderly Health Care?

- How should the costs associated with long-term care be paid? Employees in the population are most likely to think that the Federal government should pay (41%), are next most likely to think that individuals should pay (33%), and are least likely to think that employers should pay (26%). Employees do not generally see business as the cost-provider for long-term care.

- Older employees are more likely to think that the Federal government should pay the financial costs associated with long-term care for the elderly than are younger employees (51% vs. 39%, respectively).

HOW BIG A PROBLEM DO YOU THINK HEALTH CARE FOR THE ELDERLY IS IN THE UNITED STATES TODAY?

	Employed Population (369)
Problem	94%
A very big problem	56
A fairly big problem	38
Not a problem	3
Not too big of a problem	3
Not a problem at all	*
No idea at all	3

* Less than 0.5 percent

HOW BIG A PROBLEM DO YOU THINK HEALTH CARE FOR THE ELDERLY IS IN THE UNITED STATES TODAY?

By Key Subgroups

	Very/Fairly Big Problem	Very Big Problem	(Base)
Employed	94%	56%	(369)
Sex			
Men	92	54	(205)
Women	96	60	(164)
Age			
Under 45 years	95	52	(265)
45 years and over	90	69	(102)
Household Income			
$35,000 or more	91	50	(159)
Under $35,000	96	59	(187)
Company Size			
Large (1,000+)	89	59	(131)
Small (under 1,000)	97	55	(218)

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

(Base: 369)

	Believe Statement Is:		
	True	False	No Idea At All
TRUE Statements About Health Care For The Elderly			
A stay in a nursing home today costs about $22,000 per year on average	[✓ 65%]	13%	22%
Nursing home residents are often forced into welfare in the first year	[✓ 52]	8	40
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	[✓ 50]	18	32
People have to spend all or almost all of their assets to get Medicaid benefits	[✓ 44]	25	31
The fastest growing segment in the U.S. today is people over 85 years old	[✓ 34]	36	30
FALSE Statements About Health Care For The Elderly			
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	5	[✓ 72]	23
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	27	[✓ 50]	23

○ = correct perception

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

By Sex

CORRECT PERCEPTIONS

	Employed Population (369)	Men (205)	Women (164)
Correctly Aware That These Are TRUE Statements			
A stay in a nursing home today costs about $22,000 per year on average	65%	61%	67%
Nursing home residents are often forced into welfare in the first year	52	52	53
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	50	45	55
People have to spend all or almost all of their assets to get Medicaid benefits	44	47	40
The fastest growing segment in the U.S. today is people over 85 years old	34	30	38
Correctly Aware That These Are FALSE Statements			
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	72	79	63
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	50	52	48

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

By Age

CORRECT PERCEPTIONS

	Employed Population (369)	Under 45 Years (265)	45 Years And Over (102)
Correctly Aware That These Are TRUE Statements			
A stay in a nursing home today costs about $22,000 per year on average	65%	62%	64%
Nursing home residents are often forced into welfare in the first year	52	52	54
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	50	51	46
People have to spend all or almost all of their assets to get Medicaid benefits	44	40	54
The fastest growing segment in the U.S. today is people over 85 years old	34	32	38
Correctly Aware That These Are FALSE Statements			
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	72	73	71
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	50	51	49

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

By Household Income

CORRECT PERCEPTIONS

	Employed Population (369)	$35,000 Or More (159)	Under $35,000 (187)
Correctly Aware That These Are TRUE Statements			
A stay in a nursing home today costs about $22,000 per year on average	65%	72%	59%
Nursing home residents are often forced into welfare in the first year	52	54	52
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	50	48	51
People have to spend all or almost all of their assets to get Medicaid benefits	44	55	33
The fastest growing segment in the U.S. today is people over 85 years old	34	29	40
Correctly Aware That These Are FALSE Statements			
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	72	81	65
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	50	54	46

HOW MUCH MONEY SHOULD THE FEDERAL GOVERNMENT, EMPLOYERS AND INDIVIDUALS PAY TOWARDS LONG-TERM CARE COSTS FOR THE ELDERLY?

Share Of Costs Of Elderly Care Should Be Paid By:	Employed Population (369)
Federal government	41%
Individuals	33
Employers	26

HOW MUCH MONEY SHOULD THE FEDERAL GOVERNMENT, EMPLOYERS AND INDIVIDUALS PAY TOWARDS LONG-TERM CARE COSTS FOR THE ELDERLY?

By Key Subgroups

	Share Of Costs For Elderly Care Should Be Paid By:			
	Federal Government	Individuals	Employers	(Base)
Employed	41%	33%	26%	(369)
Sex				
Men	42	32	26	(205)
Women	41	34	25	(164)
Age				
Under 45 years	39	34	27	(265)
45 years and over	51	29	20	(102)
Household Income				
$35,000 or more	42	34	24	(159)
Under $35,000	41	32	27	(187)
Company Size				
Large (1,000+)	41	32	27	(131)
Small (under 1,000)	43	32	25	(218)

PART 2

PERSONAL EXPERIENCE TAKING CARE OF THE ELDERLY

This section deals with the personal experiences of employees taking care of elderly relatives or friends. Like corporate executives, caregiving was defined to respondents as: "Caregiving can include anything from providing emotional support to telephone reassurance to assistance with finances, meal preparation, transportation, shopping and laundry, to care for the home-bound or chronically ill."

The employees were asked more detailed questions than corporate executives about the nature of their experiences taking care of elderly people -- who they are mainly responsible for, the main problem of the elderly person they are responsible for, the number of years and number of hours per week of caregiving responsibilities, and the kinds of caregiving they provide.

Personal Concern

- The vast majority (86%) of employees who responded to the survey indicate that they are concerned about taking care of their elderly relatives or friends (if and when the need arises). This includes a large 58% who are "very" concerned.

  It is possible that the employees who chose to respond to this survey were those with some concern about elder caregiving and that this reported level of concern somewhat over-estimates the actual level of concern in the employed population. However, it can probably still be assumed that the majority of employees are concerned about the problem.

- Male and female employees are both "very concerned" about taking care of their elderly (56% vs. 61%, respectively). Somewhat greater concern is seen among older employees, higher-income households, and those employed in larger companies than among younger employees, lower-income households and those employed in smaller companies.

Personal Knowledge

- A large eight out of ten (80%) employees indicate that they personally know someone who has taken care of an elderly relative or friend in the past two years. Female employees are more likely than male employees to know someone who is or has been an elder caregiver (89% vs. 73%, respectively).

Personal Experience

- About four out of ten (37%) employees who responded to the survey report that they have responsibility now or have had responsibility in the past two years for taking care of an elderly relative or friend. Included in this figure are 24% who have such responsibility now and 13% who have had such responsibility in the past two years.

- Demographically, employed women are more likely than employed men to have had personal responsibility for taking care of elderly people (43% vs. 32%, respectively) and not surprisingly, older people are more likely to have had responsibility than younger people (51% vs. 31%, respectively).

The Nature Of Elder Caregiving Responsibilities

- Employees who indicated that they currently have or recently had experience taking care of elderly relatives or friends were asked to provide additional information about the nature of that experience.

  Four out of ten employees who have been involved with elder caregiving in the past two years are likely to say that they themselves (41%) are or were the ones mainly responsible for taking care of their elderly. After themselves, responsibility is attributed to other relatives (18%), siblings (17%), and spouses (16%). Outside paid help (13%) is less often cited as the main provider.

  Women in the workforce are more likely than men in the workforce (49% vs. 32%, respectively) to name themselves as the main caregivers to the elderly. Men, on the other hand, are more likely than women to cite their spouses (25% vs. 7%, respectively), other relatives (27% vs. 9%, respectively), and siblings (22% vs. 12%, respectively) as the main elder caregivers.

  In addition, younger people are more likely than older people to name themselves as main caregivers to the elderly (45% vs. 35%, respectively).

- Among elder caregiving employees, the majority of caregiving is provided for parents (58%) or parents-in-law (27%). Some caregiving is for grandparents (14%), friends or neighbors (10%), siblings (6%), and aunts or uncles (5%).

- As reported by elder caregiving employees, there are a variety of problems that the elderly people they care for suffer from. The problems include cancer (18%), depression (14%), death of a spouse (12%), stroke (11%), Alzheimer's disease (10%), heart problems (9%), old age (9%) and loneliness (3%).

- Employed respondents with elder care responsibilities indicate that they have averaged taking care of the elderly person they refer to in this survey for four years. Half (51%) report that this responsibility has been ongoing for two years or less and a quarter (25%) report that the responsibility has continued for five years or more.

- On average, employees involved in elder caregiving devote about 13 hours per week taking care of their elderly relatives or friends. Demographically, female employees spend more hours per week taking care of the elderly than male employees (15.4 hours vs. 10.0 hours, respectively).

- For the majority of employees with elder care responsibilities (76%), the elderly person they are mainly responsible for is fairly nearby -- within a distance of 100 miles.

- A minority (15%) of employees in this investigation have elderly relatives or friends living at home with them.

Kinds Of Caregiving Help Provided To The Elderly

- Elder caregiving employees were given a list of activities and asked to indicate the ones in which they are involved. Over five out of ten elder caregiving employees report that they are responsible for transportation (59%), companionship (58%) and telephoning to offer emotional support (56%).

  Other often-cited activities include shopping, laundry. other household chores (47%), managing personal affairs such as finances (31%), preparing meals (30%), coordinating outside help (28%), making the elderly's telephone calls (24%), and setting up appointments (23%). In addition, other assistance is provided such as dressing, bathing, etc. (22%), help with hospital care (22%), administering medication (22%), providing financial support (20%), receiving the elderly's telephone calls (16%), and helping in the selection of a nursing home (15%). Several people (9%) mentioned that they helped in finding new housing.

- Looking at caregiving activities by demographic subgroups, several differences are revealed:

  -- Female employees are more apt than male employees to provide companionship, personal care such as bathing, dressing, etc., and to administer medication. Male employees, on the other hand, are more apt than female employees to telephone their elderly to offer emotional reassurance.

  -- Younger employees are more likely than older employees to offer companionship, personal care, and to receive the telephone calls of the elderly person. In contrast, older employees are more likely than younger employees to manage personal affairs like finances.

  -- Higher-income employees, more than lower-income employees, telephone the elderly to offer emotional support, manage their personal financial affairs, coordinate outside help, provide financial support, and help in choosing a nursing home or new housing.

-- Lower-income employees, more than higher-income employees, provide transportation, companionship, shop and do laundry, help with personal care, and administer medication. Lower-income employees, with fewer financial resources than higher-income employees, seem to be more involved in day-to-day activities with the elderly and play less of a role in their financial affairs.

HOW CONCERNED ARE YOU ABOUT TAKING CARE OF ELDERLY RELATIVES OR FRIENDS?

	Employed Population (369)
Concerned	86%
Very concerned	58
Fairly concerned	28
Not concerned	11
Not too concerned	11
Not at all concerned	*
No idea at all	1
Doesn't apply	2

* Less than 0.5 percent

HOW CONCERNED ARE YOU
ABOUT TAKING CARE OF ELDERLY RELATIVES OR FRIENDS?

By Key Subgroups

	Very/Fairly Concerned	Very Concerned	(Base)
Employed	86%	58%	(369)
Sex			
Men	85	56	(205)
Women	88	61	(164)
Age			
Under 45 years	85	53	(265)
45 years and over	89	70	(102)
Household Income			
$35,000 or more	87	66	(159)
Under $35,000	85	50	(187)
Company Size			
Large (1,000+)	90	64	(131)
Small (under 1,000)	83	54	(218)

DO YOU PERSONALLY KNOW SOMEONE WHO IS TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?*

	Employed Population (369)
Personally know someone	80%
Do not personally know someone	19
No answer	1

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* Caregiving was defined as follows: "Caregiving can include anything from providing emotional support to telephone reassurance to assistance with finances, meal preparation, transportation, shopping, and laundry, to care for the home-bound or chronically ill."

DO YOU PERSONALLY KNOW SOMEONE WHO IS TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

By Key Subgroups

	Personally Know Someone	(Base)
Employed	80%	(369)
Sex		
Men	73	(205)
Women	89	(164)
Age		
Under 45 years	79	(265)
45 years and over	84	(102)
Household Income		
$35,000 or more	81	(159)
Under $35,000	78	(187)
Company Size		
Large (1,000+)	83	(131)
Small (under 1,000)	78	(218)

ARE YOU PERSONALLY RESPONSIBLE FOR TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

	Employed Population (369)
Had personal responsibility for taking care of elderly in the past 2 years	37%
Has responsibility now	24
Not now but in the past 2 years	13
No personal responsibility	62
No answer	1

ARE YOU PERSONALLY RESPONSIBLE FOR TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

By Key Subgroups

	Had Personal Responsibility For Taking Care Of Elderly In The Past 2 Years	Has Personal Responsibility Now	Not Now But In The Past 2 Years	(Base)
Employed	37%	24%	13%	(369)
Sex				
Men	32	18	14	(205)
Women	43	31	12	(164)
Age				
Under 45 years	31	19	12	(265)
45 years and over	51	37	14	(102)
Household Income				
$35,000 or more	38	25	13	(159)
Under $35,000	32	22	10	(187)
Company Size				
Large (1,000+)	36	20	16	(131)
Small (under 1,000)	37	25	12	(218)

WHO IS MAINLY RESPONSIBLE FOR TAKING CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
Myself	41%
My spouse	16
My children	*
My sister or brother	17
My mother or father	7
Other relative	18
Outside paid help	13
Nursing home	2
Elderly person themselves	5
A friend	1
Other	2
No answer	3

* Less than 0.5 percent

WHO IS MAINLY RESPONSIBLE FOR TAKING CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Sex

	Employed Population (137)	Men (66)	Women (71)
Myself	41%	32%	49%
My spouse	16	25	7
My children	*	-	1
My sister or brother	17	22	12
My mother or father	7	5	9
Other relative	18	27	9
Outside paid help	13	12	15
Nursing home	2	1	2
Elderly person themselves	5	3	6
A friend	1	1	-
Other	2	-	4
No answer	3	5	2

* Less than 0.5 percent

WHO IS MAINLY RESPONSIBLE FOR TAKING CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Age

	Employed Population (137)	Under 45 Years (82)	45 Years And Over (52)
Myself	41%	45%	35%
My spouse	16	9	25
My children	*	-	1
My sister or brother	17	19	12
My mother or father	7	10	4
Other relative	18	26	5
Outside paid help	13	11	14
Nursing home	2	-	5
Elderly person themselves	5	6	3
A friend	1	-	2
Other	2	2	3
No answer	3	3	4

* Less than 0.5 percent

WHO IS MAINLY RESPONSIBLE FOR TAKING CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Household Income

	Employed Population (137)	$35,000 Or More (60)	Under $35,000 (59)
Myself	41%	37%	38%
My spouse	16	14	13
My children	*	1	-
My sister or brother	17	19	10
My mother or father	7	6	11
Other relative	18	23	17
Outside paid help	13	7	14
Nursing home	2	2	1
Elderly person themselves	5	10	-
A friend	1	1	-
Other	2	4	1
No answer	3	1	6

* Less than 0.5 percent

FOR WHOM DID YOU HAVE CAREGIVING RESPONSIBILITIES IN THE PAST 2 YEARS?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
Mother or father	58%
Mother-in-law or father-in-law	27
Grandmother or grandfather	14
Friend or neighbor	10
Sister or brother/sister-in law or brother-in-law	6
Aunt or uncle	5
Spouse	1
Another relative	1
Other	5

FOR WHOM DID YOU HAVE CAREGIVING RESPONSIBILITIES IN THE PAST 2 YEARS?

(Among Those Who Have/Had Caregiving Responsibilities)

By Key Subgroups

	Mother Or Father	Mother-In-Law Or Father-In-Law	Grandmother Or Grandfather	Friend Or Neighbor	(Base)
Employed	58%	27%	14%	10%	(137)
Sex					
Men	61	31	8	15	(66)
Women	55	24	20	5	(71)
Age					
Under 45 years	60	19	19	12	(82)
45 years and over	58	40	6	7	(52)
Household Income					
$35,000 or more	68	30	12	7	(60)
Under $35,000	40	25	20	15	(59)
Company Size					
Large (1,000+)	56	27	26	1	(48)
Small (under 1,000)	60	26	8	16	(80)

WHAT IS THE MAIN PROBLEM OF THE ELDERLY PERSON YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
Cancer	18%
Depression	14
Death of spouse	12
Stroke	11
Alzheimer's	10
Heart disease/vascular problems	9
Old age/deterioration	9
Needs companionship/loneliness/ needs emotional support	3
Hospitalization	3
High blood pressure	3
Arthritis	3
Osteoporosis	2
Diabetes	2
Blind/glaucoma/vision problems	2
Walking difficulty	1
Other	21
No idea at all	9

WHAT IS THE MAIN PROBLEM OF THE ELDERLY PERSON YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

By Sex

	Employed Population (137)	Men (66)	Women (71)
Cancer	18%	11%	24%
Depression	14	13	14
Death of spouse	12	11	12
Stroke	11	6	15
Alzheimer's	10	6	14
Heart disease/vascular problems	9	13	6
Old age/deterioration	9	10	8
Needs companionship/loneliness/ needs emotional support	3	4	2
Hospitalization	3	4	1
High blood pressure	3	3	3
Arthritis	3	1	4
Osteoporosis	2	-	5
Diabetes	2	2	2
Blind/glaucoma/vision problems	2	*	3
Walking difficulty	1	1	1
Other	21	24	19
No idea at all	9	10	8

* Less than 0.5 percent

WHAT IS THE MAIN PROBLEM OF THE ELDERLY PERSON YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

By Age

	Employed Population (137)	Under 45 Years (82)	45 Years And Over (52)
Cancer	18%	23%	9%
Depression	14	16	11
Death of spouse	12	11	13
Stroke	11	9	12
Alzheimer's	10	11	7
Heart disease/vascular problems	9	6	15
Old age/deterioration	9	5	16
Needs companionship/loneliness/ needs emotional support	3	3	3
Hospitalization	3	3	2
High blood pressure	3	2	4
Arthritis	3	4	2
Osteoporosis	2	3	2
Diabetes	2	2	2
Blind/glaucoma/vision problems	2	-	4
Walking difficulty	1	-	2
Other	21	19	24
No idea at all	9	7	13

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WHAT IS THE MAIN PROBLEM OF THE ELDERLY PERSON YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

By Household Income

	Employed Population (137)	$35,000 Or More (60)	Under $35,000 (59)
Cancer	18%	10%	22%
Depression	14	18	9
Death of spouse	12	22	5
Stroke	11	13	7
Alzheimer's	10	12	9
Heart disease/vascular problems	9	10	8
Old age/deterioration	9	14	5
Needs companionship/loneliness/ needs emotional support	3	5	2
Hospitalization	3	4	2
High blood pressure	3	5	*
Arthritis	3	5	1
Osteoporosis	2	1	5
Diabetes	2	3	2
Blind/glancoma/vision problems	2	*	-
Walking difficulty	1	2	-
Other	21	6	33
No idea at all	9	5	13

* Less than 0.5 percent

FOR HOW MANY YEARS HAVE YOU TAKEN CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
1 year or less	22%
2 years	29
3 years	11
4 years	11
5 - 9 years	15
10 years or more	10
No answer	2
Average number of years	3.9

FOR HOW MANY YEARS HAVE YOU TAKEN CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Key Subgroups

	Average Number Of Years	(Base)
Employed	3.9	(137)
Sex		
Men	4.5	(66)
Women	3.3	(71)
Age		
Under 45 years	3.3	(82)
45 years and over	4.7	(52)
Household Income		
$35,000 or more	4.3	(60)
Under $35,000	3.3	(59)
Company Size		
Large (1,000+)	5.3	(48)
Small (under 1,000)	3.2	(80)

ABOUT HOW MANY HOURS IN AN AVERAGE WEEK DO YOU TAKE CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
1 - 2 hours	27%
3 - 5 hours	13
6 - 10 hours	14
11 - 20 hours	18
Over 20 hours	12
No answer	16
Average number of hours	12.8

ABOUT HOW MANY HOURS IN AN AVERAGE WEEK DO YOU TAKE CARE OF YOUR ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Key Subgroups

	Average Number Of Hours	(Base)
Employed	**12.8**	**(137)**
Sex		
Men	10.0	(66)
Women	15.4	(71)
Age		
Under 45 years	11.3	(82)
45 years and over	15.2	(52)
Household Income		
$35,000 or more	9.9	(60)
Under $35,000	15.4	(59)
Company Size		
Large (1,000+)	12.1	(48)
Small (under 1,000)	12.5	(80)

HOW FAR AWAY IS THE ELDERLY PERSON YOU ARE PERSONALLY RESPONSIBLE FOR?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
Distance Of Elderly Person:	
Near (under 100 miles)	76%
Not near (100+ miles)	20
No answer	4

HOW FAR AWAY IS THE ELDERLY PERSON YOU ARE PERSONALLY RESPONSIBLE FOR?

(Among Those Who Have/Had Caregiving Responsibilities)

By Key Subgroups

	Distance Of Elderly Person:			
	Near	Not Near	No Answer	(Base)
Employed	76%	20%	4%	(137)
Sex				
Men	76	17	7	(66)
Women	76	23	1	(71)
Age				
Under 45 years	76	20	4	(82)
45 years and over	78	20	2	(52)
Household Income				
$35,000 or more	70	30	*	(60)
Under $35,000	83	10	7	(59)
Company Size				
Large (1,000+)	65	28	7	(48)
Small (under 1,000)	84	15	1	(80)

* Less than 0.5 percent

DO YOU HAVE ANY ELDERLY PARENTS, RELATIVES OR FRIENDS CURRENTLY LIVING AT HOME?

	Employed Population (369)
Have elderly living at home	15%
Do not have elderly living at home	85

WHAT KINDS OF HELP DO YOU PROVIDE FOR THE ELDERLY YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
Transportation/driving	59%
Companionship	58
Telephoning to give emotional support	56
Shopping, laundry, other household chores	47
Managing personal affairs like finances	31
Preparing meals	30
Coordinating outside help	28
Making their telephone calls	24
Setting up appointments	23
Personal care (dressing, bathing, etc.)	22
Help with hospital care	22
Giving medication	22
Providing financial support	20
Receiving their telephone calls	16
Help in choosing a nursing home	15
Help in finding new housing	9

WHAT KINDS OF HELP DO YOU PROVIDE FOR THE ELDERLY YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

By Sex

	Employed Population (137)	Men (66)	Women (71)
Transportation/driving	59%	55%	63%
Companionship	58	51	66
Telephoning to give emotional support	56	62	50
Shopping, laundry, other household chores	47	47	47
Managing personal affairs like finances	31	30	32
Preparing meals	30	24	35
Coordinating outside help	28	25	31
Making their telephone calls	24	25	23
Setting up appointments	23	19	26
Personal care (dressing, bathing, etc.)	22	9	34
Help with hospital care	22	18	25
Giving medication	22	14	30
Providing financial support	20	26	15
Receiving their telephone calls	16	15	17
Help in choosing a nursing home	15	16	15
Help in finding new housing	9	6	12

WHAT KINDS OF HELP
DO YOU PROVIDE FOR THE ELDERLY YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

By Age

	Employed Population (137)	Under 45 Years (82)	45 Years And Over (52)
Transportation/driving	59%	59%	59%
Companionship	58	66	50
Telephoning to give emotional support	56	60	50
Shopping, laundry, other household chores	47	44	53
Managing personal affairs like finances	31	24	40
Preparing meals	30	33	25
Coordinating outside help	28	31	22
Making their telephone calls	24	28	17
Setting up appointments	23	23	21
Personal care (dressing, bathing, etc.)	22	28	12
Help with hospital care	22	23	21
Giving medication	22	19	25
Providing financial support	20	18	24
Receiving their telephone calls	16	21	9
Help in choosing a nursing home	15	12	18
Help in finding new housing	9	9	11

WHAT KINDS OF HELP DO YOU PROVIDE FOR THE ELDERLY YOU TAKE CARE OF?

(Among Those Who Have/Had Caregiving Responsibilities)

By Household Income

	Employed Population (137)	$35,000 Or More (60)	Under $35,000 (59)
Transportation/driving	59%	45%	73%
Companionship	58	51	73
Telephoning to give emotional support	56	70	36
Shopping, laundry, other household chores	47	39	54
Managing personal affairs like finances	31	40	16
Preparing meals	30	27	28
Coordinating outside help	28	39	16
Making their telephone calls	24	15	28
Setting up appointments	23	22	17
Personal care (dressing, bathing, etc.)	22	13	31
Help with hospital care	22	21	16
Giving medication	22	14	30
Providing financial support	20	26	7
Receiving their telephone calls	16	19	12
Help in choosing a nursing home	15	16	6
Help in finding new housing	9	18	2

PART 3

PERCEIVED COMPANY CONCERN ABOUT EMPLOYEE ELDER CAREGIVING AND ITS EFFECTS ON THE WORKPLACE

This section looks at how employees view their company's concern and other employees' concern regarding employee elder caregiving. It also covers employees' perceptions of the difficulties of taking care of elderly people while working, the extent to which they feel it interferes with work, the ways it affects their jobs, who they feel they can turn to at work for support, and how often they can tell their immediate supervisor the actual reason why their jobs are being disrupted at times.

Perceived Corporate Concern

- Employees were asked how concerned they themselves are, how concerned they think other employees in their company are, and how concerned they think their company management is about employees performing their jobs and having responsibility for taking care of elderly relatives or friends.

  The vast majority (87%) of employees themselves -- regardless of whether they have taken care of elderly people -- are concerned ("very" or "fairly") about job performance and caring for the elderly at the same time. This includes a hefty 60% who report being "very" concerned about their ability to work effectively while helping elderly people.

  The majority of employees (53%) perceive that other employees in their companies are concerned about simultaneous job performance and elder caregiving responsibilities.

  In comparison, employees less often perceive that their company management is concerned about the effects of employee elder caregiving on job performance. Employees indicate that while about a quarter (26%) of their company management is concerned, about a half (51%) are not concerned about the dual responsibilities facing some of their employee population.

Perceived Extent Of Difficulty Taking Care Of The Elderly

- When employees were asked how difficult they imagined it would be to take care of elderly relatives or friends and work at their jobs at the same time, the vast majority (93%) indicated that it would be difficult, including a large 70% who report that it would be "very" difficult.

  This perceived high degree of difficulty cuts across all demographic subgroups.

- Employees were asked whether they thought that taking care of elderly relatives or friends can interfere with one's job. Again, a large majority of employees (77%) believe that elder caregiving can interfere with work. This perception remains strong for all demographic subgroups studied.

Work-Related Problems With Employees Taking Care Of The Elderly

- Those employees with recent elder caregiving responsibilities were asked to indicate the kinds of work-related problems they had experienced. Three-quarters (74%) of elder caregiving employees report that they have or had problems at work.

  Half of the elder caregiving employees (51%) report that they feel stressful or anxious as a result of their dual responsibilities. In addition, four out of ten employees indicate that they use the telephone more than usual and take time off for emergencies (44% for each).

  Approximately a third to a quarter of elder caregiving employees state that they come in late or leave early (32%), take unscheduled days off (31%), are less productive (24%), and are absent (21%) as a result of their caregiving duties.

  Close to two out of ten (17%) elder caregiving employees mention that they have passed up overtime opportunities in order to attend to elderly relatives or friends.

  Less than 10% of this group report the following work-related problems: physical complaints (9%), lower quality work (7%), problems with supervisors (7%), refusing promotion opportunities (6%), thoughts of resigning (4%), more medical claims (4%), refusing training opportunities (3%), refusing to relocate (3%), errors on the job (3%), and job dissatisfaction (1%).

- There are several demographic differences in work-related problems that occur along with taking care of elderly people:

  -- Female elder caregiving employees are more likely than male elder caregiving employees to report feeling stressful or anxious at work (60% vs. 40%, respectively). Male elder caregivers, on the other hand, are more apt to report coming in late or leaving early (41% vs. 24%, respectively) and taking unscheduled days off (41% vs. 22%, respectively) than their female counterparts.

  -- Younger elder caregiving employees are more likely than older elder caregiving employees to report that they use the telephone more often (56% vs. 26%, respectively) and that they are less productive at work (32% vs. 12%, respectively).

  -- Lower-income elder caregiving employees are more likely than higher-income elder caregiving employees to report feeling anxious (63% vs. 44%, respectively), needing time off from work for emergencies (56% vs. 32%, respectively) and having to pass up overtime opportunities (26% vs. 7%, respectively).

Support At Work With Elder Caregiving Problems

- Employees who have elder caregiving responsibilities were asked who they could turn to at work for support in helping them deal with problems they were experiencing. About two-thirds (65%) of elder caregiving employees report that they can turn to someone in the company. This person is two times more likely to be a co-worker than a supervisor (59% vs. 28%, respectively). Only 7% note that they can depend on an employee counselor for support.

  About two out of ten (21%) caregiving employees, however, indicate that there is no one at work that they can depend on for emotional support with their elder caregiving responsibilities.

- The greater likelihood of turning to another co-worker for support cuts across all demographic subgroups studied. Interestingly, however, several differences arise in terms of the kind of employees who are likely to turn to supervisors for support with elder care problems. Female caregivers more than male caregivers (36% vs. 20%, respectively), younger caregivers more than older caregivers (36% vs. 17%, respectively) and caregivers in smaller companies more than larger companies (38% vs. 17%, respectively) are more likely to turn to supervisors when they are in need of reassurance and support.

Being Truthful With Supervisors

- To determine whether elder caregiving employees feel comfortable telling their supervisors the actual reasons why their jobs might be interfered with, employees with elder care responsibilities were asked how often they tell their supervisors the real reasons they might be on the telephone, arriving late, departing early, etc. The largest proportion of caregiving employees report that they tell their bosses the real reason all or most of the time (40%). A slim minority tell their bosses the real reason only sometimes or little of the time (12%) or not at all (8%). About a fifth (21%) of elder caregiving employees report that they do not experience any work-related problems.

HOW CONCERNED ARE YOU, YOUR COMPANY MANAGEMENT AND YOUR EMPLOYEES ABOUT JOB PERFORMANCE AND TAKING CARE OF THE ELDERLY?

	Concern About Job Performance And Taking Care Of Elderly Among:		
	Self (369)	Other Employees (369)	Company Management (369)
Concerned	87%	53%	26%
Very concerned	60	13	9
Fairly concerned	27	40	17
Not concerned	9	25	51
Not too concerned	8	23	29
Not at all concerned	1	2	22
No idea at all	2	22	23
Does not apply to me	2	NA	NA

NA = Not applicable

HOW CONCERNED ARE YOU, YOUR COMPANY MANAGEMENT AND YOUR EMPLOYEES ABOUT JOB PERFORMANCE AND TAKING CARE OF THE ELDERLY?

Very/Fairly Concerned

By Key Subgroups

	Self	Other Employees	Company Management	(Base)
Employed	87%	53%	26%	(369)
Sex				
Men	82	49	26	(205)
Women	92	57	25	(164)
Age				
Under 45 years	87	49	26	(265)
45 years and over	87	63	27	(102)
Household Income				
$35,000 or more	86	54	29	(159)
Under $35,000	89	50	24	(187)
Company Size				
Large (1,000+)	88	62	24	(131)
Small (under 1,000)	86	51	29	(218)

HOW DIFFICULT DO YOU THINK IT IS TO WORK AND TAKE CARE OF THE ELDERLY?

	Employed Population (369)
Difficult	93%
Very difficult	70
Fairly difficult	23
Not difficult	4
Not too difficult	4
Not at all difficult	*
No idea at all	3

* Less than 0.5 percent

HOW DIFFICULT DO YOU THINK IT IS TO WORK AND TAKE CARE OF THE ELDERLY?

By Key Subgroups

	Very/Fairly Difficult	Very Difficult	(Base)
Employed	93%	70%	(369)
Sex			
Men	94	66	(205)
Women	93	75	(164)
Age			
Under 45 years	94	72	(265)
45 years and over	93	66	(102)
Household Income			
$35,000 or more	93	66	(159)
Under $35,000	94	73	(187)
Company Size			
Large (1,000+)	94	69	(131)
Small (under 1,000)	94	71	(218)

HOW MUCH DO YOU THINK TAKING CARE OF THE ELDERLY INTERFERES WITH A PERSON'S JOB?

	Employed Population (369)
Much	77%
Very much	30
Fairly much	47
Not much	19
Not too much	19
Not at all	*
No idea at all	4

* Less than 0.5 percent

HOW MUCH DO YOU THINK TAKING CARE OF THE ELDERLY INTERFERES WITH A PERSON'S JOB?

By Key Subgroups

	Very/Fairly Much	Very Much	(Base)
Employed	77%	30%	(369)
Sex			
Men	82	30	(205)
Women	70	31	(164)
Age			
Under 45 years	77	27	(265)
45 years and over	77	38	(102)
Household Income			
$35,000 or more	77	30	(159)
Under $35,000	77	28	(187)
Company Size			
Large (1,000+)	79	32	(131)
Small (under 1,000)	76	31	(218)

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
Feeling stressful or anxious	51%
Using the telephone more than usual	44
Taking time off for emergencies	44
Coming in late or leaving early	32
Taking unscheduled days off	31
Being less productive	24
Being absent	21
Passing up overtime opportunities	17
Having more physical complaints	9
Producing lower quality work	7
Problems with my supervisor	7
Passing up promotion opportunities	6
Thinking of resigning from my job	4
More medical claims for myself	4
Declining opportunities for training	3
Refusal to relocate	3
Making errors or having on-the-job accidents	3
Being dissatisfied with my job	1
None of these	14
No idea at all	12

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Sex

	Employed Population (137)	Men (66)	Women (71)
Feeling stressful or anxious	51%	40%	60%
Using the telephone more than usual	44	44	44
Taking time off for emergencies	44	41	46
Coming in late or leaving early	32	41	24
Taking unscheduled days off	31	41	22
Being less productive	24	17	30
Being absent	21	14	28
Passing up overtime opportunities	17	21	13
Having more physical complaints	9	9	10
Producing lower quality work	7	1	12
Problems with my supervisor	7	7	6
Passing up promotion opportunities	6	6	6
Thinking of resigning from my job	4	2	6
More medical claims for myself	4	-	7
Declining opportunities for training	3	1	5
Refusal to relocate	3	2	3
Making errors or having on-the-job accidents	3	4	1
Being dissatisfied with my job	1	2	-
None of these	14	14	13
No idea at all	12	16	9

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Age

	Employed Population (137)	Under 45 Years (82)	45 Years And Over (52)
Feeling stressful or anxious	51%	54%	47%
Using the telephone more than usual	44	56	26
Taking time off for emergencies	44	49	36
Coming in late or leaving early	32	36	27
Taking unscheduled days off	31	32	29
Being less productive	24	32	12
Being absent	21	21	21
Passing up overtime opportunities	17	19	13
Having more physical complaints	9	6	13
Producing lower quality work	7	7	8
Problems with my supervisor	7	8	3
Passing up promotion opportunities	6	7	5
Thinking of resigning from my job	4	3	4
More medical claims for myself	4	1	8
Declining opportunities for training	3	-	8
Refusal to relocate	3	3	1
Making errors or having on-the-job accidents	3	3	2
Being dissatisfied with my job	1	-	1
None of these	14	9	21
No idea at all	12	10	13

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Household Income

	Employed Population (137)	$35,000 Or More (60)	Under $35,000 (59)
Feeling stressful or anxious	51%	44%	63%
Using the telephone more than usual	44	43	53
Taking time off for emergencies	44	32	56
Coming in late or leaving early	32	31	25
Taking unscheduled days off	31	32	27
Being less productive	24	16	29
Being absent	21	17	23
Passing up overtime opportunities	17	7	26
Having more physical complaints	9	9	8
Producing lower quality work	7	7	6
Problems with my supervisor	7	2	6
Passing up promotion opportunities	6	5	3
Thinking of resigning from my job	4	4	4
More medical claims for myself	4	2	3
Declining opportunities for training	3	2	5
Refusal to relocate	3	2	3
Making errors or having on-the-job accidents	3	2	-
Being dissatisfied with my job	1	1	-
None of these	14	18	14
No idea at all	12	11	9

WHO CAN YOU TURN TO AT WORK FOR SUPPORT WITH TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
A co-worker	59%
My supervisor/boss	28
An employee counselor	7
Support group members from work	1
Other	2
No one at work	21
No answer	14

WHO CAN YOU TURN TO AT WORK FOR SUPPORT WITH TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

By Key Subgroups

	Co-worker	Supervisor/ Boss	Employee Counselor	No One At Work	(Base)
Employed	59%	28%	7%	21%	(137)
Sex					
Men	56	20	9	25	(66)
Women	62	36	5	17	(71)
Age					
Under 45 years	66	36	11	15	(82)
45 years and over	51	17	2	31	(52)
Household Income					
$35,000 or more	56	26	16	20	(60)
Under $35,000	72	38	*	15	(59)
Company Size					
Large (1,000+)	57	17	11	21	(48)
Small (under 1,000)	65	38	6	17	(80)

* Less than 0.5 percent

HOW OFTEN DO YOU TELL YOUR IMMEDIATE SUPERVISOR THE ACTUAL REASON WHY YOU ARE LATE, USE THE TELEPHONE OR OTHER JOB-RELATED INTERFERENCES?

(Among Those Who Have/Had Caregiving Responsibilities)

	Employed Population (137)
All/most of the time	40%
All of the time	32
Most of the time	8
Some/little of the time	12
Some of the time	9
Little of the time	3
None of the time	8
Have not had any work-related problems	21
No answer	19

PART 4

STAYING IN THE WORKFORCE

This section looks at employees' past experience and future expectations about staying in the workforce if they are confronted with the responsibility of caring for elderly relatives or friends.

Past Experience

- Employees were asked if they had ever quit their jobs or taken time off from their jobs to help take care of elderly relatives or friends. The vast majority (85%) report that they have not quit or taken time off from work for elder caregiving responsibilities. Of the 13% who have, most have taken only a short period of time off (11%). Among employees who have recently experienced caring for an elderly person, almost three in ten (29%) report they have had to quit their jobs or take time off.

  It should be noted that these findings represent estimates for an employed population, not for the general population at large.

Future Expectations

- If employees were confronted with the situation today of having to take care of elderly relatives or friends, over half (56%) report that they would quit or take time off from their jobs. This includes 6% who would resign, 13% who would take a long period of time off, and 37% who would take a short period of time off. Each of these anticipated behaviors suggests that disruptions in the workforce will be increasingly common as the population ages and employees are increasingly confronted with the problem of elderly dependents.

- Looking at future expectations by key demographic segments, several interesting patterns emerge:

  -- Female employees are more likely than male employees (61% vs. 52%, respectively) to anticipate quitting their jobs or taking time off from work to help take care of the elderly.

  Specifically, female employees are more apt than male employees to anticipate quitting or taking a long period of time off from work (29% vs. 11%, respectively). Male employees are more likely than female employees to indicate that they would take a short period of time off from work (41% vs. 32%, respectively) or not elect to leave their jobs at all (33% vs. 17%, respectively).

These findings for female employees raise some important questions. If close to three in ten women in the workforce today anticipate quitting their jobs or taking an extended period of time off to take care of elderly relatives or friends if the need arose, it appears that business in the United States will be considerably disrupted in the years to come. Women will be dropping in and out of the workforce just when they are reaching the peak of their careers and are the most useful to corporate America.

-- Employees in lower-income households are more likely than those in higher-income households (18% vs. 8%, respectively) to anticipate taking a long period of time off from work if they had to take care of their elderly.

HAVE YOU EVER QUIT A JOB OR TAKEN TIME OFF TO TAKE CARE OF THE ELDERLY?

	Employed Population (369)
Have taken time off from job to care for the elderly	13%
Have quit a job	1
Have taken a long period of time off	1
Have taken a short period of time off	11
Have not taken time off	85
No answer	2

HAVE YOU EVER QUIT A JOB OR TAKEN TIME OFF TO TAKE CARE OF THE ELDERLY?

By Key Subgroups

	Have Quit Or Taken Time Off In The Past	(Base)
Employed	**13%**	**(369)**
Sex		
Men	13	(205)
Women	13	(164)
Age		
Under 45 years	11	(265)
45 years and over	19	(102)
Household Income		
$35,000 or more	13	(159)
Under $35,000	10	(187)
Company Size		
Large (1,000+)	15	(131)
Small (under 1,000)	11	(218)
Personal Experience In Taking Care Of The Elderly In The Past 2 Years		
Personal experience	29	(137)
No personal experience	3	(232)

IF CONFRONTED WITH THE SITUATION TODAY, WOULD YOU SERIOUSLY CONSIDER QUITTING YOUR JOB OR TAKING TIME OFF TO TAKE CARE OF THE ELDERLY?

	Employed Population (369)
Would consider taking time off from job to care for the elderly	56%
Would quit my job	6
Would take a long period of time off	13
Would take a short period of time off	37
Would not consider any of the above	26
No idea at all	14
Does not apply to me	4

IF CONFRONTED WITH THE SITUATION TODAY, WOULD YOU SERIOUSLY CONSIDER QUITTING YOUR JOB OR TAKING TIME OFF TO TAKE CARE OF THE ELDERLY?

By Key Subgroups

	Would Quit/Take Time Off If Confronted Now	Would Quit My Job	Would Take Long Period Off	Would Take Short Period Off	Would Not Consider Any Of These	No Idea At All	(Base)
Employed	56%	6%	13%	37%	26%	14%	(369)
Sex							
Men	52	4	7	41	33	11	(205)
Women	61	9	20	32	17	19	(164)
Age							
Under 45 years	58	6	13	39	27	13	(265)
45 years and over	53	8	11	34	24	15	(102)
Household Income							
$35,000 or more	56	5	8	43	30	9	(159)
Under $35,000	58	6	18	34	23	18	(187)
Company Size							
Large (1,000+)	65	12	13	40	21	11	(131)
Small (under 1,000)	51	3	13	35	31	16	(218)
Personal Experience In Taking Care Of The Elderly In The Past 2 Years							
Personal experience	61	11	17	33	22	12	(137)
No personal experience	53	4	10	39	28	16	(232)

PART 5

CORPORATE RESPONSIBILITY AND COMPANY POLICIES TOWARD HELPING EMPLOYEES TAKE CARE OF THE ELDERLY

This section examines employees' attitudes about employers' responsibilities for helping their employees deal with family issues. In addition, the section covers the kinds of company policies or programs that are available to help employees deal with their elder caregiving responsibilities.

Corporate Responsibility For Employees' Family Problems

- Employees were asked whether they agreed with the following statement: "Employers should establish policies or programs that enable employees to deal with family issues that impact on work performance."

  A substantial majority (84%) of employees agree with this statement that employers should take some responsibility for employee problems outside of the office as well as inside the office.

- Employees in larger companies are more likely than those in smaller companies (46% vs. 28%, respectively) to "strongly" agree with this notion of corporate responsibility.

Company Policies For Helping Employees Take Care Of The Elderly

- Employees were asked to indicate the kinds of programs or policies they thought were available at work to help them with their elder caregiving responsibilities.

  Although approximately one-quarter of the employees do not know whether many of the policies or programs listed are available at their companies, the leading benefits they do report are: health benefits coverage (55%), sick days (54%), personal days (47%), and unpaid leaves of absence (47%). Each of these corporate policies are not directly tied to dealing with the elder caregiving problems of employees but comprise the standard benefits available to many employees in corporate America.

  Considerably fewer employees note that their companies offer flex-time (18%), permanent part-time work with benefits (17%), and paid leaves of absence (17%).

  Less than 15% of the employees surveyed are aware of articles in employee newsletters (14%), employee seminars and educational programs (12%), company contributions to community aging programs (12%), information and referral on elderly services (11%), and employee assistance programs (EAP) or individual counseling on elderly services (9%).

Only a handful cite company programs such as caregiver information fairs (5%), subsidies or vouchers to purchase elderly services (5%), and flexible benefit plans/multi-option cafeteria plans with Dependent Care Assistance (DCAP) (5%).

- Employees who have elder care responsibilities are not any more likely than the total employee population to report that company policies or programs are available for their needs. They are somewhat more likely, however, to report that they do not know if a particular program is available. Perhaps this heightened level of "not knowing" rather than summarily dismissing the possibility their company offers the program, indicates that elder caregiving employees are beginning to explore their options.

- Employees in larger companies, not unexpectedly, are more likely than those in smaller companies to report that their companies have a wide variety of benefits available to help employees deal with elder care problems.

- Higher-income employees are also more likely than lower-income employees to indicate that their companies have particular policies or programs to help them deal more easily with family responsibilities.

HOW MUCH DO YOU AGREE WITH THIS STATEMENT: "EMPLOYERS SHOULD ESTABLISH POLICIES OR PROGRAMS THAT ENABLE EMPLOYEES TO DEAL WITH FAMILY ISSUES THAT IMPACT ON WORK PERFORMANCE?"

	Employed Population (369)
Agree	84%
Strongly agree	34
Agree	50
Disagree	8
Disagree	6
Strongly disagree	2
No idea at all	8

HOW MUCH DO YOU AGREE WITH THIS STATEMENT: "EMPLOYERS SHOULD ESTABLISH POLICIES OR PROGRAMS THAT ENABLE EMPLOYEES TO DEAL WITH FAMILY ISSUES THAT IMPACT ON WORK PERFORMANCE?"

By Key Subgroups

	Agree	Strongly Agree	(Base)
Employed	84%	34%	(369)
Sex			
Men	85	32	(205)
Women	82	35	(164)
Age			
Under 45 years	89	35	(265)
45 years and over	73	31	(102)
Household Income			
$35,000 or more	84	38	(159)
Under $35,000	87	30	(187)
Company Size			
Large (1,000+)	93	46	(131)
Small (under 1,000)	82	28	(218)

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

(Base: 369)

	Currently Have	Do Not Currently Have	No Idea At All
Health benefits coverage for family members	55%	29%	16%
Sick days	54	33	13
Personal days	47	37	16
Unpaid leave of absence	47	31	22
Flex-time (flexible hours)	18	63	19
Permanent part-time work with benefits	17	62	21
Paid leave of absence	17	61	22
Articles in employee newsletters	14	64	22
Employee seminars/educational programs	12	65	23
Company contributions to community aging programs	12	56	32
Information and referral on elderly services	11	63	26
Employee Assistance Program (EAP)/individual counseling on elder care services	9	63	28
Caregiver information fairs	5	72	23
Subsidy or vouchers to purchase elderly services	5	71	24
Flexible benefit plan/multi-option cafeteria plan with DCAP	5	67	28
Flex-place (work at home)	4	76	20
Dependent care assistance plan (DCAP)	3	75	22
Elder care hotline	3	73	24
Elder care handbook	3	73	24
Case Management Coordinators	3	66	31
Adult day care assistance (programs or payments)	2	78	20
Support groups	2	70	28

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

(Among Those Who Have/Had Caregiving Responsibilities)

(Base: 137)

	Currently Have	Do Not Currently Have	No Idea At All
Health benefits coverage for family members	50%	30%	20%
Sick days	54	30	16
Personal days	46	37	17
Unpaid leave of absence	54	21	25
Flex-time (flexible hours)	21	60	19
Permanent part-time work with benefits	15	62	23
Paid leave of absence	26	52	22
Articles in employee newsletters	16	61	23
Employee seminars/educational programs	10	62	28
Company contributions to community aging programs	11	56	33
Information and referral on elderly services	11	66	23
Employee Assistance Program (EAP)/individual counseling on elder care services	16	54	30
Caregiver information fairs	5	70	25
Subsidy or vouchers to purchase elderly services	5	62	33
Flexible benefit plan/multi-option cafeteria plan with DCAP	4	63	33
Flex-place (work at home)	2	74	24
Dependent care assistance plan (DCAP)	3	71	26
Elder care hotline	1	74	25
Elder care handbook	1	75	24
Case Management Coordinators	5	61	34
Adult day care assistance (programs or payments)	4	72	24
Support groups	2	63	35

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

By Company Size

	Employed Population (369)	Large Company 1,000 Or More (131)	Small Company Under 1,000 (218)
Health benefits coverage for family members	55%	75%	47%
Sick days	54	68	50
Personal days	47	67	39
Unpaid leave of absence	47	55	46
Flex-time (flexible hours)	18	26	15
Permanent part-time work with benefits	17	33	9
Paid leave of absence	17	23	15
Articles in employee newsletters	14	24	10
Employee seminars/educational programs	12	18	10
Company contributions to community aging programs	12	20	9
Information and referral on elderly services	11	25	3
Employee Assistance Program (EAP)/individual counseling on elder care services	9	20	4
Caregiver information fairs	5	6	4
Subsidy or vouchers to purchase elderly services	5	4	6
Flexible benefit plan/multi-option cafeteria plan with DCAP	5	7	4
Flex-place (work at home)	4	1	5
Dependent care assistance plan (DCAP)	3	5	2
Elder care hotline	3	1	4
Elder care handbook	3	1	4
Case Management Coordinators	3	5	3
Adult day care assistance (programs or payments)	2	4	1
Support groups	2	5	1

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

By Household Income

	Employed Population (369)	$35,000 Or More (159)	Under $35,000 (187)
Health benefits coverage for family members	55%	65%	48%
Sick days	54	68	47
Personal days	47	56	40
Unpaid leave of absence	47	57	39
Flex-time (flexible hours)	18	29	11
Permanent part-time work with benefits	17	24	13
Paid leave of absence	17	14	18
Articles in employee newsletters	14	9	19
Employee seminars/educational programs	12	15	12
Company contributions to community aging programs	12	19	8
Information and referral on elderly services	11	15	8
Employee Assistance Program (EAP)/individual counseling on elder care services	9	10	8
Caregiver information fairs	5	1	7
Subsidy or vouchers to purchase elderly services	5	*	8
Flexible benefit plan/multi-option cafeteria plan with DCAP	5	6	5
Flex-place (work at home)	4	5	3
Dependent care assistance plan (DCAP)	3	3	2
Elder care hotline	3	1	5
Elder care handbook	3	1	5
Case Management Coordinators	3	6	1
Adult day care assistance (programs or payments)	2	1	3
Support groups	2	4	1

* Less than 0.5 percent

PART 6

EMPLOYEE RESPONSE TO COMPANY-PROVIDED LONG-TERM CARE INSURANCE

This section deals with employees' understanding of and interest in company-provided long-term care insurance coverage. The section looks at the factors that employees think are responsible for motivating companies to provide this benefit and how much they would be willing to pay, if at all, to receive this benefit from their companies.

The definition of long-term care insurance was provided on the questionnaire and was almost exactly the same definition provided to corporate executives in their survey:

> Since traditional coverage for health care benefits does not meet the needs of long-term care services, some companies are offering long-term care insurance coverage to their employees as well as to their employees' parents and parents-in-law. This company-sponsored coverage usually costs less and is less restrictive than individual policies. Long-term care insurance helps employees pay for a stay in a nursing home or for care in one's own home and is not restricted only to acute care or to prior hospitalization. On average, the premium coverage might cost a company approximately $200 per employee per year.

Familiarity With Long-Term Care Coverage

- Only a dozen or more (5%) employees are familiar ("very" or "fairly") with long-term care coverage. The overwhelming majority are not familiar with this benefit.

Provision Of Long-Term Care Coverage

- A marginal number (7%) of employees indicate that their companies currently provide long-term care insurance. Since this benefit is only offered by a handful of companies today, it appears that even these few employees must be confusing long-term care coverage with their other medical benefits.

Factors Perceived To Be Responsible For Encouraging Company-Provided Long-Term Care Coverage

- Employees who indicated that their companies do not currently offer long-term care coverage were asked what factors they thought would encourage their companies to offer this benefit. A similar question was asked by the Washington Business Group On Health (WBGH) in a 1987 survey of Benefits Directors.

  The leading factors reported by employees are requests from current employees (45%) and top management interest (41%).

Other factors which employees thought might play a role in stimulating company interest in long-term care coverage as a benefit are: if coverage were easily available (29%), if other companies in their industry had it (24%), if the media paid attention to long-term care coverage (23%), and as a result of an overall benefits evaluation (21%).

Only two in ten employees (19%) think that interest on the part of the Benefits department would foster company consideration of long-term care coverage.

Less-often cited factors are union interest (16%), requests from retired employees (12%), efforts to keep employees (11%), and efforts to recruit new employees (11%).

- Younger employees are more likely than older employees (51% vs. 28%, respectively) to think that requests from current employees would have a positive effect on encouraging companies to offer long-term care insurance as a benefit.

- In addition, interest on the part of top management is more likely to be perceived as an instigating factor by men than women (52% vs. 28%, respectively), by higher-income employees than lower-income employees (58% vs. 34%, respectively), and by employees in larger companies than in smaller companies (49% vs. 35%, respectively).

Payment Methods For Long-Term Care Coverage

- The 27 employees who indicate that their companies currently provide long-term care coverage are more likely to state that this coverage is paid for partially by the company and partially by the employee (57%) than they are to state that it is paid for totally by the company (17%). Practically none of these employees report that the coverage is totally paid by the employee. A large segment (26%) is not sure how it is paid at all. Since the only company-provided long-term care coverage offered today is entirely employee-paid, confusion over this coverage is evident.

- Employees not employed in companies that offer long-term care coverage were told that there are four possible ways to pay for this benefit:

  - -- the premium is totally paid by the company
  - -- the premium is paid partially by the company and partially by the employee
  - -- the premium is paid totally by the employee through the company who could get it a lower rate
  - -- the premium is paid totally by the employee through an outside private insurance carrier at a higher market rate

Given these four payment options, employees were asked to report how likely they would be to get long-term care insurance coverage in the next five years. Not surprisingly, employees would be most interested ("very" or "fairly" likely) if employers were to totally pay (66%) for the benefit. However, a substantial majority (58%) of employees would be interested in acquiring long-term care insurance if the costs are shared partially by the employer and partially by the employee. This interest in sharing the cost includes 24% who would be "very likely" and 34% who would be "fairly likely" to acquire this benefit under these conditions.

In addition, interest in this benefit continues to be strong among employees even when employees must totally pay for the coverage themselves but can acquire it at a reduced group rate through the company's sponsorship (43%).

Interest in long-term care coverage acquired through an outside private insurance carrier without a special corporate rate is only appealing to 14% of the employees surveyed.

- Likelihood of acquiring long-term care coverage under the conditions presented to respondents varies somewhat by the demographic subgroups studied:

  -- Interest in long-term care coverage that is shared by employer and employee is more pronounced among employees in larger companies than smaller companies (72% vs. 56%, respectively).

  -- Interest in long-term care coverage that is paid totally by the employee but at a lower market rate through the company is of more widespread interest among male employees than female employees (53% vs. 31%, respectively) and of more widespread interest among employees in larger companies than smaller companies (57% vs. 40%, respectively). Perhaps, employees in larger companies are more knowledgeable about the cost-saving benefits of company-sponsored programs.

Amount Willing To Pay Towards Long-Term Care Coverage

- Employees were asked how much they thought they themselves and their companies would be willing to pay for long-term care coverage if the cost of a $200 annual premium cost per employee was shared.

  On average, employees indicate they would be willing to just about split the $200 annual premium cost in order to get this benefit. Employees state that they would be willing to pay $94 toward long-term care coverage, on average. About a quarter (22%) would be willing to pay all $200 for this benefit each year. Another quarter (24%) report that they would be willing to pay nothing towards long-term care coverage.

Employees are not very optimistic about the amount of money they would expect their companies to contribute to the cost of long-term care coverage. On average, employees in companies without long-term care coverage report that their companies would be willing to pay about $27. In fact, 62% indicate that their employers would not be willing to contribute anything.

- Male employees are willing to pay more for long-term care coverage, on average, than female employees ($107 vs. $77, respectively). Not surprisingly, higher-income employees are willing to pay more for this coverage, on average, than lower-income employees ($99 vs. $88, respectively).

HOW FAMILIAR ARE YOU WITH FEATURES OF LONG-TERM CARE COVERAGE?

	Employed Population (369)
Familiar	5%
Very familiar	1
Fairly familiar	4
Not familiar	66
Not too familiar	12
Not at all familiar	54
No idea at all	29

HOW FAMILIAR ARE YOU WITH FEATURES OF LONG-TERM CARE COVERAGE?

By Key Subgroups

	Very/Fairly Familiar	(Base)
Employed	5%	(369)
Sex		
Men	4	(205)
Women	7	(164)
Age		
Under 45 years	3	(265)
45 years and over	11	(102)
Household Income		
$35,000 or more	7	(159)
Under $35,000	4	(187)
Company Size		
Large (1,000+)	10	(131)
Small (under 1,000)	3	(218)

DOES YOUR COMPANY CURRENTLY PROVIDE LONG-TERM CARE COVERAGE?*

	Employed Population (369)
Company provides long-term care coverage	7%
Company does not provide long-term care coverage	59
No idea at all	34

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* Long-term care insurance coverage was defined as follows: "Since traditional coverage for health care benefits does not meet the needs of long-term care services, some companies are offering long-term care insurance coverage to their employees as well as to their employees' parents and parents-in-law. This company-sponsored coverage usually costs less than an individual policy and has fewer restrictions than an individual policy.

Long-term care insurance helps employees pay for a stay in a nursing home or for care in one's own home and is not restricted only to acute care or to prior hospitalization. On average, the premium coverage might cost a company approximately $200 per employee per year."

DOES YOUR COMPANY CURRENTLY PROVIDE LONG-TERM CARE COVERAGE?

By Key Subgroups

	Company Provides Long-Term Care Coverage	(Base)
Employed	7%	(369)
Sex		
Men	8	(205)
Women	7	(164)
Age		
Under 45 years	6	(265)
45 years and over	11	(102)
Household Income		
$35,000 or more	9	(159)
Under $35,000	6	(187)
Company Size		
Large (1,000+)	17	(131)
Small (under 1,000)	2	(218)

WHICH FACTORS ARE PRIMARILY RESPONSIBLE FOR INITIATING COMPANY'S INVESTIGATION OF LONG-TERM CARE COVERAGE?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	Employed Population (342)
Requests from employees who are working now	45%
Interest of top management	41
If this kind of insurance was easily available	29
If other companies in our industry had it	24
Exposure to long-term care in the media	23
Part of an overall benefits evaluation	21
Interest of the Benefits department	19
Interest of the union	16
Requests from retired employees	12
To keep the employees it has now	11
To recruit new employees	11
None of these	23

WHICH FACTORS ARE PRIMARILY RESPONSIBLE FOR INITIATING COMPANY'S INVESTIGATION OF LONG-TERM CARE COVERAGE?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

By Key Subgroups

	Requests From Present Employees	Interest Of Top Management	If Insurance Was Easily Available	If Other Companies In Industry Had It	Exposure To Long-Term Care Coverage In Media	(Base)
Employed	45%	41%	29%	24%	23%	(342)
Sex						
Men	47	52	32	25	25	(189)
Women	42	28	26	22	20	(154)
Age						
Under 45 years	51	43	35	25	24	(249)
45 years and over	28	39	15	22	18	(90)
Household Income						
$35,000 or more	46	58	28	30	26	(145)
Under $35,000	46	34	34	20	20	(175)
Company Size						
Large (1,000+)	50	49	28	35	38	(109)
Small (under 1,000)	45	35	32	20	16	(214)

HOW IS THE LONG-TERM CARE COVERAGE CURRENTLY OFFERED TO EMPLOYEES PAID FOR?

(Among Those Whose Company Provides Long-Term Care Coverage)

	Company Provides Long-Term Care Coverage (27)#
Premium paid for partially by company and partially by employee	57%
Premium totally paid for by company	17
Premium totally paid for by employee	*
No idea at all	26

# Due to small base size, interpret with caution.

* Less than 0.5 percent

HOW LIKELY IS YOUR COMPANY TO PROVIDE LONG-TERM CARE COVERAGE IN THE NEXT 5 YEARS BASED ON HOW THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

(Base: 342)

	If Long-Term Care Coverage Paid:			
	Totally By Company	Partially By Me And Partially By Company	Totally Through My Company By Me At Lower Rate	Totally By Me Through Outside Insurance Carrier At Market Rate
Likely	66%	58%	43%	14%
Very likely	61	24	10	5
Fairly likely	5	34	33	9
Not likely	22	30	44	68
Not too likely	10	20	29	20
Not at all likely	12	10	15	48
No idea at all	12	12	13	18

HOW LIKELY IS YOUR COMPANY TO PROVIDE LONG-TERM CARE COVERAGE IN THE NEXT 5 YEARS BASED ON HOW THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

Very/Fairly Likely

By Key Subgroups

	If Long-Term Care Coverage Paid:				
	Totally By Company	Partially By Me And Partially By Company	Totally Through My Company By Me At A Lower Rate	Totally By Me Through Outside Insurance Carrier At Market Rate	(Base)
Employed	66%	58%	43%	14%	(342)
Sex					
Men	67	61	53	16	(189)
Women	65	54	31	12	(154)
Age					
Under 45 years	76	61	44	13	(249)
45 years and over	40	50	44	17	(90)
Household Income					
$35,000 or more	65	57	46	18	(145)
Under $35,000	72	62	44	12	(175)
Company Size					
Large (1,000+)	69	72	57	17	(109)
Small (under 1,000)	70	56	40	13	(214)

HOW LIKELY IS YOUR COMPANY
TO PROVIDE LONG-TERM CARE COVERAGE IN THE NEXT 5 YEARS
BASED ON HOW THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

Very Likely

By Key Subgroups

	If Long-Term Care Coverage Paid:				
	Totally By Company	Partially By Me And Partially By Company	Totally Through My Company By Me At A Lower Rate	Totally By Me Through Outside Insurance Carrier At Market Rate	(Base)
Employed	61%	24%	10%	5%	(342)
Sex					
Men	61	30	12	6	(189)
Women	62	16	8	4	(154)
Age					
Under 45 years	72	22	8	3	(249)
45 years and over	33	29	17	10	(90)
Household Income					
$35,000 or more	59	27	17	7	(145)
Under $35,000	67	22	6	4	(175)
Company Size					
Large (1,000+)	64	33	16	7	(109)
Small (under 1,000)	66	21	9	4	(214)

HOW MUCH MONEY DO YOU THINK YOUR COMPANY AND EMPLOYEES WOULD BE WILLING TO PAY IF LONG-TERM CARE COVERAGE COST WAS SHARED?*

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	$ Amount COMPANY Would Be Willing To Pay (342)	$ Amount SELF Would Be Willing To Pay (342)
$0 (None)	62%	24%
$1 - $99	9	10
$100 - $199	14	34
$200 (all)	2	22
No answer	13	10
Average	$27	$94

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* The annual premium for long-term care coverage was presented as costing about $200 per employee.

HOW MUCH MONEY DO YOU THINK YOUR COMPANY AND EMPLOYEES WOULD BE WILLING TO PAY IF LONG-TERM CARE COVERAGE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

By Key Subgroups

	Average $ Amount COMPANY Would Be Willing To Pay	Average $ Amount SELF Would Be Willing To Pay	(Base)
Employed	$27	$94	(342)
Sex			
Men	$30	$107	(189)
Women	$22	$77	(154)
Age			
Under 45 years	$29	$92	(249)
45 years and over	$19	$98	(90)
Household Income			
$35,000 or more	$28	$99	(145)
Under $35,000	$29	$88	(175)
Company Size			
Large (1,000+)	$27	$98	(109)
Small (under 1,000)	$28	$93	(214)

SECTION C

A COMPARISON OF CORPORATE EXECUTIVES AND EMPLOYEES

A COMPARISON OF FINDINGS
BETWEEN CORPORATE EXECUTIVES AND EMPLOYEES

This section compares the findings among corporate executives and employees from the two separate surveys on how employees are dealing or anticipate dealing with elder care responsibilities in the workplace. In order to determine if company management and the workforce share perceptions of elder care issues, similar questions were asked of both groups. The comparative results for the two groups are presented below.

Seriousness Of The Elder Health Care Problem

- The vast majority of both corporate executives and employees perceive health care for the elderly to be a big problem in the United States today (89% vs. 94%, respectively). Corporate executives, however, are somewhat less likely than employees to consider it a "very big problem" -- 42% vs. 56%, respectively. And remember, that both groups were aware they were filling out an elder care survey.

Personal Knowledge About Elder Health Care

- Corporate executives, for the most part, are more knowledgeable about elder care health issues than employees. Corporate executives are more often correct in their understanding of the enormous costs associated with nursing homes, the fairly large number of elder caregiving employees in the workforce today, the rapid growth rate of people 85 years and over in the population, the limitations of Medicare when it comes to nursing home care, and the large number of people who will spend some part of their lives in nursing homes.

  Corporate executives and employees are both equally knowledgeable about how nursing home residents are often forced into welfare in their first year and how people need to spend nearly all of their assets in order to be eligible for Medicaid benefits.

  In addition, there is a fairly large segment in each group which expresses uncertainty about some of the elder care health issues asked about in this survey.

Who Should Pay For Elderly Health Care?

- The majority of corporate executives and employees do not agree on who should pay the financial costs for long-term care for the elderly, although the largest proportions of both groups feel employers should not pay the largest share. Corporate executives are most likely to believe that individuals should pay, next most likely to believe the Federal government should pay, and least likely to believe that employers should pay (48% vs. 35% vs. 17% respectively). Employees, on the other hand, are most likely to think the Federal government should pay, next most likely to think individuals should pay, and least likely to think employers should pay (41% vs. 33% vs. 26%, respectively). Notice also that executives are less likely to think companies should contribute to long-term care costs than employees (17% vs. 26%, respectively).

Concern About Taking Care Of The Elderly While Working

- Respondents to both surveys were asked how concerned they themselves were about performing their jobs and taking care of their elderly at the same time (if the need arose). Although a large proportion of corporate executives (48%) themselves show considerable concern about this situation, employees (87%) express much more concern.

  Corporate executives are more likely to have faith in their company management than employees and report that their company management is concerned about employee elder caregiving issues (35% vs. 26%, respectively). However, both groups report that company management is least concerned.

Personal Experience Taking Care Of The Elderly

- In terms of personal experience with providing care for an elderly relative or friend, the majority of both corporate executives (89%) and employees (80%) state that they personally know someone who is a caregiver. When it comes to their own personal experience being a caregiver either now or in the past two years, corporate executives (49%) are more apt to have or have had elder caregiving responsibilities than employees (37%). Although it is often assumed that corporate executives do not have the same problems as employees, this does not seem to be the case with elder caregiving. Corporate executives may be ahead of their employees in facing this problem by virtue of their greater average age (53.4 years vs. 38.5 years, respectively).

Work-Related Problems With Employees Taking Care Of The Elderly

- What kinds of problems are affecting the workplace when employees take care of elderly relatives or friends? Both corporate executives in general and employees with elder caregiving responsibilities are most likely to mention stress as a noticeable effect of elder caregiving (45% and 51%, respectively).

  Other effects most often noticed by the two groups are unscheduled days off, late arrivals and early departures, above-average use of the telephone, absenteeism, and hours taken off when emergencies arise.

  Corporate executives, however, are more likely than employees with elder caregiving responsibilities to cite problems such as unscheduled days off (38% vs. 31%, respectively), late arrivals and early departures (37% vs. 32%, respectively), absenteeism (30% vs. 21%, respectively), and refusals to relocate (18% vs. 3%, respectively).

Employees with caregiving responsibilities, on the other hand, are more likely than corporate executives to cite problems such as above-average use of the telephone (44% vs. 32%, respectively), hours taken off when emergencies arise (44% vs. 23%, respectively), decreased productivity (24% vs. 14%, respectively), and overtime opportunities refused (17% vs. 12%, respectively).

Corporate Responsibility For Employees' Family Problems

- Both corporate executives (80%) and employees (84%) agree that employers should take responsibility for helping employees deal with family issues affecting the workplace.

Company Policies For Helping Employees Take Care Of The Elderly

- Corporate executives and employees are both aware of the basic benefits that companies most often provide to help employees deal with family problems. The most widely available company programs or policies mentioned by both groups are personal days, health benefits, unpaid leaves of absence, and sick days. These are, of course, not designed specifically to assist employees with elder caregiving. Corporate executives are much more likely than employees to know that their companies contribute to community aging programs (53% vs. 12%, respectively). In general, corporate executives are considerably more aware of policies and programs than are employees.

Understanding Of And Interest In Long-Term Care Coverage

- Corporate executives are nearly seven times more likely than employees to report that they understand the term "long-term care insurance coverage" and its features (34% vs. 5%, respectively).

- A minority of both groups indicate that their companies currently provide long-term care coverage (8% for corporate executives and 7% for employees). Since only a handful of companies in the United States today offer long-term care coverage to their employees as a benefit, even these low percentages are an exaggeration and indicate that there is confusion about what long-term care coverage really is.

  Both corporate executives and employees who indicate that their companies have long-term care coverage state that the premium costs are most often shared by the employer and employee. Since the few company-provided long-term care plans in existence today are all employee-paid, this perception of shared costs is evidence of confusion in this area.

- When asked which of several methods of payment for long-term care coverage is preferable, corporate executives and employees are somewhat divided in their preferences.

  The greatest consensus between employers and employees would result from company-provided coverage that is paid for totally by the employee. Nearly four in ten employees (43%) and six in ten corporate executives (62%) report that they would be interested in long-term care coverage if it was entirely paid for by employees at a reduced rate through their companies.

  The second greatest consensus would be reached by sharing the costs of coverage. One-third (33%) of corporate executives report that their companies would be likely to offer long-term care coverage for employees if the costs were shared, while over one-half (58%) of employees would be willing to acquire this benefit under these terms. Although employees are most interested in the employer paying totally for the coverage (66%), this option is not really viable from an employer's point of view -- only 3% of corporate executives would be willing.

- Both corporate executives and employees were asked to indicate how much money they thought their companies and the average employee would be willing to pay towards long-term care coverage if it were shared. Using an annual premium of $200 per employee, corporate executives and employees were remarkably similar in their estimates of what the respective parties would be willing to pay. Both corporate executives and employees estimate that the average employee would be willing to split the premium just about in half with their company ($104 vs. $94, respectively). As for company management, corporate executives and employees estimate that their companies would be willing to contribute a fifth or less of the cost ($43 vs. $27, respectively).

HOW BIG A PROBLEM
DO YOU THINK HEALTH CARE FOR THE ELDERLY
IS IN THE UNITED STATES TODAY?

	Corporate Executives (371)	Employed Population (369)
Problem	89%	94%
A very big problem	42	56
A fairly big problem	47	38
Not a problem	7	3
Not too big of a problem	7	3
Not a problem at all	-	*
No idea at all	4	3

* Less than 0.5 percent

HOW KNOWLEDGEABLE ARE YOU ABOUT HEALTH CARE FOR THE ELDERLY?

CORRECT PERCEPTIONS

	Corporate Executives (371)	Employed Population (369)
Correctly Aware That These Are TRUE Statements		
A stay in a nursing home today costs about $22,000 per year on average	76%	65%
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	67	50
Nursing home residents are often forced into welfare in the first year	51	52
People have to spend all or almost all of their assets to get Medicaid benefits	47	44
The fastest growing segment in the U.S. today is people over 85 years old	42	34
Correctly Aware That These Are FALSE Statements		
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	89	72
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	56	50

HOW MUCH MONEY SHOULD THE FEDERAL GOVERNMENT, EMPLOYERS AND INDIVIDUALS PAY TOWARDS LONG-TERM CARE COSTS FOR THE ELDERLY?

Share Of Costs Of Elderly Care Should Be Paid By:	Corporate Executives (371)	Employed Population (369)
Individuals	48%	33%
Federal government	35	41
Employers	17	26

HOW CONCERNED ARE YOU, YOUR COMPANY MANAGEMENT AND YOUR EMPLOYEES ABOUT JOB PERFORMANCE AND TAKING CARE OF THE ELDERLY?

	Concern About Job Performance And Taking Care Of Elderly Among:					
	Self		Company Management		Employees	
	Corporate Executives (371)	Employed Population (369)	Corporate Executives (371)	Employed Population (369)	Corporate Executives (371)	Employed Population (369)
Concerned	48%	87%	35%	26%	66%	53%
Very concerned	22	60	6	9	16	13
Fairly concerned	26	27	29	17	50	40
Not concerned	42	9	60	51	27	25
Not too concerned	31	8	48	29	27	23
Not at all concerned	11	1	12	22	*	2
No idea at all	10	2	5	23	7	22
Does not apply to me	-	2	NA	NA	NA	NA

NA = Not applicable

* Less than 0.5 percent

DO YOU PERSONALLY KNOW SOMEONE WHO IS TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

	Corporate Executives (371)	Employed Population (369)
Personally know someone	89%	80%
Do not personally know someone	10	19
No answer	1	1

ARE YOU PERSONALLY RESPONSIBLE FOR TAKING CARE OF AN ELDERLY PERSON NOW OR IN THE PAST 2 YEARS?

	Corporate Executives (371)	Employed Population (369)
Personally cared for the elderly	49%	37%
Have not personally cared for the elderly	49	62
No answer	2	1

HOW FAR AWAY IS THE ELDERLY PERSON YOU ARE PERSONALLY RESPONSIBLE FOR?

(Among Those Who Have/Had Caregiving Responsibilities)

	Corporate Executives (183)	Employed Population (137)
Distance Of Elderly Person:		
Near (under 100 miles)	56%	76%
Not near (100+ miles)	42	20
No answer	2	4

WHAT WORK-RELATED PROBLEMS IS YOUR COMPANY EXPERIENCING IN CONNECTION WITH EMPLOYEES TAKING CARE OF THE ELDERLY?

	Corporate Executives (371)	Employed Population Who Have/Had Caregiving Responsibilities (137)
More stress/emotional distress	45%	51%
Unscheduled days off	38	31
Late arrivals or early departures	37	32
Above-average use of the telephone	32	44
Absenteeism	30	21
Emergency hours off	23	44
Refusals to relocate	18	3
Decreased productivity	14	24
Overtime opportunities have been declined	12	17
Decline in quality of work	11	7
Promotion opportunities have been declined	8	6
Low morale	6	1
Increase in medical claims	4	4
Increase in physical complaints	4	9
More resignations	3	4
Problems with supervisors	3	7
Training opportunities have been declined	2	3
Increased accidents	1	3

HOW MUCH DO YOU AGREE WITH THIS STATEMENT: "EMPLOYERS SHOULD ESTABLISH POLICIES OR PROGRAMS THAT ENABLE EMPLOYEES TO DEAL WITH FAMILY ISSUES THAT IMPACT ON WORK PERFORMANCE?"

	Corporate Executives (371)	Employed Population (369)
Agree	80%	84%
Strongly agree	20	34
Agree	60	50
Disagree	15	8
Disagree	13	6
Strongly disagree	2	2
No idea at all	5	8

WHAT POLICIES AND PROGRAMS DOES YOUR COMPANY CURRENTLY PROVIDE TO ASSIST EMPLOYEES WITH TAKING CARE OF THE ELDERLY?

	Corporate Executives (371)	Employed Population (369)
Personal days	67%	47%
Health benefits coverage for family members	63	55
Unpaid leave of absence	61	47
Sick days	60	54
Company contributions to community aging programs	53	12
Flex-time (flexible hours)	43	18
Employee Assistance Program (EAP)/ individual counseling on elder care services	39	9
Permanent part-time work with benefits	31	17
Information and referral on elderly services	26	11
Articles in employee newsletters	24	14
Flexible benefit plan/multi-option cafeteria plan with DCAP	18	5
Employee seminars/educational programs	17	12
Paid leave of absence	17	17
Dependent care assistance plan (DCAP)	13	3
Case Management Coordinators	13	3
Flex-place (work at home)	7	4
Support groups	6	2
Caregiver information fairs	3	5
Elder care hotline	2	3
Adult day care assistance (programs or payments)	2	2
Elder care handbook	1	3
Subsidy or vouchers to purchase elderly services	1	5

HOW FAMILIAR ARE YOU WITH FEATURES OF LONG-TERM CARE COVERAGE?

	Corporate Executives (371)	Employed Population (369)
Familiar	34%	5%
Very familiar	10	1
Fairly familiar	24	4
Not familiar	65	66
Not too familiar	34	12
Not at all familiar	31	54
No idea at all	-	29
No answer	1	-

DOES YOUR COMPANY CURRENTLY PROVIDE LONG-TERM CARE COVERAGE?

	Corporate Executives (371)	Employed Population (369)
Company provides long-term care coverage	8%	7%
Company does not provide long-term care coverage	80	59
Currently investigating	18	NA
Not currently investigating	62	NA
No idea at all	12	34

NA = Not asked

HOW IS THE LONG-TERM CARE COVERAGE CURRENTLY OFFERED TO EMPLOYEES PAID FOR?

(Among Those Whose Company Provides Long-Term Care Coverage)

	Corporate Executives (30)#	Employed Population (27)#
Premium totally paid for by company	30%	17%
Premium paid for partially by company and partially by employee	53	57
Premium totally paid for by employee	7	*
No idea at all	10	26

# Due to small base size, interpret with caution.

* Less than 0.5 percent

HOW LIKELY IS YOUR COMPANY TO PROVIDE LONG-TERM CARE COVERAGE IN THE NEXT 5 YEARS BASED ON HOW THE COST WAS SHARED?

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	If Long-Term Care Coverage Paid:							
	Totally By Company		Partially By Me And Partially By Company		Totally By Me Through My Company At Lower Rate		Totally By Me Through Outside Insurance Carrier At Market Rate	
	Corporate Executives (341)	Employed Population (342)	Corporate Executives (341)	Employed Population (342)	Corporate Executives (341)	Employed Population (342)	Corporate Executives (341)	Employed Population (342)
Likely	3%	66%	33%	58%	62%	43%	NA	14%
Very likely	1	61	4	24	25	10	NA	5
Fairly likely	2	5	29	34	37	33	NA	9
Not likely	85	22	58	30	26	44	NA	68
Not too likely	21	10	37	20	18	29	NA	20
Not at all likely	64	12	21	10	8	15	NA	48
No idea at all	12	12	9	12	12	13	NA	18

NA = Not asked

HOW MUCH MONEY DO YOU THINK YOUR COMPANY AND EMPLOYEES WOULD BE WILLING TO PAY IF LONG-TERM CARE COVERAGE COST WAS SHARED?*

(Among Those Whose Company Does Not Provide Long-Term Care Coverage)

	$ Amount COMPANY Would Be Willing To Pay		$ Amount EMPLOYEES Would Be Willing To Pay	
	Corporate Executives (341)	Employed Population (342)	Corporate Executives (341)	Employed Population (342)
$0 (None)	46%	62%	14%	24%
$1 - $99	19	9	16	10
$100 - $199	25	14	34	34
$200 (all)	2	2	23	22
No answer	8	13	13	10
Average	$43	$27	$104	$94

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* The annual premium for long-term care coverage was presented as costing about $200 per employee.

APPENDIX A

Technical Appendix

TECHNICAL APPENDIX

This research was based on mailed questionnaires sent to two groups -- a nationwide sample of Chief Executive Officers (CEOs) in the largest industrial and service corporations in America and a nationwide sample of adults in the general population.

Corporate Sample

A total of 1000 questionnaires were sent to the CEOs in the FORTUNE 500 Industrial listing and the FORTUNE 500 Service listing. CEOs were asked to fill out the questionnaire but if they were unable to do so, they were asked to have another senior executive fill it out. As it turned out, 91% of the returned questionnaires were completed by top management. This included 58% who were CEOs, Chairmen, and Presidents, an additional 19% who were Vice Presidents or other company officers, and an additional 14% who were Benefits Directors or Human Resources/Personnel Directors. The remaining titles included Division Heads, Department Heads and other managers. The demographic and company characteristics of the corporate respondents can be found in Appendix B.

Technimetrics Inc. provided the names and addresses of the CEOs in the FORTUNE 500 industrial and service listings.

General Population Sample

A total of 2,000 men and women in the general population were sent questionnaires. The nationwide sample was supplied by Survey Sampling Inc. The demographic and company characteristics of the employed population -- the sector of the general population focussed on in this report -- can be found in Appendix B.

Mail-Outs And Returns

Table 1 shows the mail-outs and returns for both the corporate sample and the general population sample.

As shown, of the 1000 questionnaires that were sent out to the corporate sample of CEOs, 996 questionnaires (100%) were deliverable. And of the deliverables, 371 usable questionnaires were returned to us. This represents a completion rate (usables as a percent of deliverables) of 37%.

Also shown, of the 2000 questionnaires that were sent out to the general population, 1898 questionnaires (95%) were deliverable. And of the deliverables, 581 usable questionnaires were returned to us. This represents a completion rate (usables as a percent of deliverables) of 31%. Included in this group are 369 adults (64% of the usable questionnaires) who are employed and upon whom this report is based.

Mail-Out Procedures

An 8-page questionnaire was employed for the corporate sample and general population sample. The two questionnaires were different although approximately two-thirds of the questions in each were similar in content. In order to maximize the return rate, the following procedures were utilized:

1. A questionnaire was sent out along with a cover letter from the publisher of FORTUNE Magazine explaining the purpose of the survey and soliciting respondents' cooperation. In the case of the corporate sample, a postcard was also enclosed which respondents could use to request a copy of the results of the investigation.

2. For the corporate sample only, a second questionnaire was mailed out several weeks after the initial questionnaire with a slightly revised cover letter urging cooperation.

3. An incentive ("as a token of appreciation") was included with each questionnaire that was sent out. A $5 incentive was used for the corporate sample and a $1 incentive was used for the general population sample.

In order to ensure that men and women equally responded to the general population survey, half of the respondents were asked to have it filled out by the male head of household and the other half were asked to have it filled out by the female head of household. If there was no male or female head of household, respondents were instructed to fill out the survey themselves.

The initial mailing for the corporate sample was November 18, 1988 and the cut-off date for responses was January 17, 1989. The second mailing for the corporate sample was December 29, 1988. For the general population sample, the initial mailing was November 25, 1988 and the cut-off date was January 10, 1989. Copies of the questionnaires, cover letters, and the postcard requesting the survey results can be found in Appendix D.

Questionnaire Development

In developing the questionnaire, the researchers received help and advice from a 22-person advisory panel consisting of representatives from companies, government agencies, and organizations dedicated to the elder care problem. At a luncheon session in September 1988, the panel met and discussed question areas. (A list of participating organizations is contained in Appendix C.) The final questionnaire and the research report, however, are solely the responsibility of FORTUNE Magazine and John Hancock Financial Services.

Statistical Weighting

In order to be ensure that the general population sample yielded a stable employed segment, those who resided in higher-income neighborhoods were over-sampled. The data from respondents were statistically weighted for analysis so that all income groups were represented in relation to their actual incidence in the population. The data for the general population were also statistically weighted on other key demographic variables, using Census information to define population parameters. In all, the key demographic variables included sex, age, marital status, education, employment status, household income and geographic region.

Table 2 presents the data for the unweighted and weighted variables.

Table 1

MAIL-OUTS AND RETURNS

	Corporate Sample	General Population Sample
Number mailed out	1000	2000
Non-deliverables	4	102
Number deliverable	996	1898
Returned usable	371	581
Completion rate*	37.2%	30.6%

* Usables as a percent of deliverables.

Table 2

UNWEIGHTED AND WEIGHTED VARIABLES FOR THE GENERAL POPULATION

	Unweighted	Weighted
Sex		
Men	60%	48%
Women	40	52
Age		
Under 35 years	18%	36%
35 - 44 years	21	20
45 - 54 years	24	14
55 - 64 years	17	12
65 years or over	20	18
Marital Status		
Married	78%	74%
Not married	22	26
Education		
Completed high school or less	31%	62%
Some college	28	19
Completed college	20	11
Post graduate studies	21	8
Employment Status		
Employed	66%	64%
Not employed	34	36
Household Income		
Under $20,000	15%	39%
$20,000 - $34,999	27	26
$35,000 - $49,999	24	17
$50,000 - $74,999	23	12
$75,000 or over	11	6
Region		
Northeast	19%	21%
Midwest	31	24
South	32	34
West	18	21

APPENDIX B

Background Characteristics Of Respondents

DEMOGRAPHIC CHARACTERISTICS OF CORPORATE EXECUTIVES

	Corporate Executives (371)
Sex	
Men	86%
Women	13
No answer	1
Age	
Under 35 years	4%
35 - 44 years	14
45 - 54 years	33
55 - 64 years	42
65 years or more	6
No answer	1
Average years	53.4
Median years	54.7
Marital Status	
Married	89%
Single (never married)	4
Separated/widowed/divorced	6
No answer	1

(Continued)

DEMOGRAPHIC CHARACTERISTICS OF CORPORATE EXECUTIVES

(Continued)

	Corporate Executives (371)
Job Title Or Position	
Top management	91%
Chairman/President/Chief Executive Officer	58
Vice President	16
Other Company Officer	3
Benefits Director/Manager	8
Human Resources/Personnel Director/ Manager	6
Division Head/Department Head	1
Other Manager	2
Other	6
Presence Of Elderly At Home	
Have elderly living at home	8%
Do not have elderly living at home	91
No answer	1
Presence Of Children At Home	
Have children under 18 years living at home	27%
Do not have children under 18 years living at home	72
No answer	1
Presence Of Elderly And Children At Home	
Have both elderly and children at home	3%
Have elderly only at home	5
Have children only at home	24
Do not have elderly or children at home	67
No answer	1
Geographic Region	
Northeast	32%
Midwest	33
South	20
West	13
No answer	2

COMPANY CHARACTERISTICS OF CORPORATE EXECUTIVES

	Corporate Executives (371)
Company Size	
5,000 employees or over	73%
2,000 - 4,999 employees	17
1,000 - 1,999 employees	7
Under 1,000 employees	3
Company Unionization	
Average % unionized employees	20%
Average % non-unionized employees	80
Sex Of Employees	
Average % of male employees	54%
Average % of female employees	46
Age Of Employees	
Average % of employees under 45 years	63%
Average % of employees 45 years or older	37

DEMOGRAPHIC CHARACTERISTICS OF EMPLOYEES

	Employed Population (369)
Sex	
Men	55%
Women	45
Age	
Under 25 years	4%
25 - 34 years	42
35 - 44 years	25
45 - 54 years	17
55 - 64 years	9
65 years or more	2
No answer	1
Average years	38.5
Median years	36.2
Education	
Some high school	7%
Completed high school	48
Some college	20
Completed college	14
Post-graduate studies	10
No answer	1
Marital Status	
Married	77%
Single (never married)	9
Separated/widowed/divorced	13
No answer	1
Employment Of Spouse	
Employed	51%
Full-time	40
Part-time	11
Not employed	25
Not married	17
No answer	7

(Continued)

DEMOGRAPHIC CHARACTERISTICS OF EMPLOYEES

(Continued)

	Employed Population (369)
Employment Status	
Employed full-time	86%
Employed part-time	14
Job Title Or Position	
Chairman/President/Chief Executive Officer	3%
Vice President	2
Other Company Officer	1
Human Resources/Personnel Director/Manager	*
Division Head/Department Head	5
Other Manager	8
Skilled Craftsman/Laborer	32
Professional/Technical	24
Clerical	11
Supervisor/Foreman	6
Sales	6
No answer	2
Household Income	
Under $20,000	23%
$20,000 - $34,999	28
$35,000 - $49,999	21
$50,000 and over	22
No answer	6
Average	$38,800
Presence Of Elderly At Home	
Have elderly living at home	14%
Do not have elderly living at home	83
No answer	3
Presence Of Children At Home	
Have children under 18 years living at home	58%
Do not have children under 18 years living at home	41
No answer	1

(Continued)

DEMOGRAPHIC CHARACTERISTICS OF EMPLOYEES

(Continued)

	Employed Population (369)
Presence Of Elderly And Children At Home	
Have both elderly and children at home	11%
Have elderly only at home	3
Have children only at home	47
Do not have elderly or children at home	36
No answer	3
Geographic Region	
Northeast	18%
Midwest	22
South	36
West	21
No answer	3
Company Size	
Under 20 employees	18%
20 - 99 employees	16
100 - 999 employees	26
1,000 - 4,999 employees	14
5,000 employees or over	21
No answer	5

* Less than 0.5 percent

APPENDIX C

Members Of Advisory Panel

ADVISORY PANEL

American Express Company

American Association Of Retired Persons

Brookdale Hospital

Champion International

Eldercare Resources

Franklin County Home Care Corporation

Moore & Associates

National Consumers League

New York Business Group On Health

New York City Department For The Aging

Organizational Dynamics Inc.

Pepsico, Inc.

Philadelphia Geriatric Center

Philip Morris Companies

Smith College

The Conference Board

The National Council On Aging

Time Inc.

Trish Dayan

University Of Bridgeport

Washington Business Group On Health

Work/Family Elder Directions Inc.

APPENDIX D

Questionnaires And Other Mailing Materials

CORPORATE SURVEY MATERIALS

FORTUNE

COVER LETTER

November, 1988

WILL YOU DO US A FAVOR?

FORTUNE Magazine is sponsoring a nationwide survey among business leaders on how corporate America is responding to an important and emerging issue in the work place today -- employees' caregiving responsibilities for elderly family members or friends and its impact on their work performance.

By assessing the extent of the problem and employers' attitudes and policies, the survey hopes to provide American businesses with information that will be useful to them.

We would very much appreciate it if you would take a few minutes to fill out the enclosed questionnaire and return it to us in the stamped envelope provided.

Because we are sending the questionnaire to a scientifically selected sample of CEOs, your answers are essential to the accuracy of the project.

Your responses and those of hundreds of other American business leaders will be tabulated and analyzed by Pulse On America, an independent research organization. You can be assured that your responses will be kept strictly confidential and anonymous.

Thank you in advance for your help with this important project.

Sincerely,

James B. Hayes
Publisher

P.S. The enclosed five dollar bill is meant only as a token of our appreciation. Please accept it with our thanks.

If you would like a copy of the results of the survey so you can see how other businesses are responding to the employee caregiving problem, please fill out the enclosed postcard and send it separately, to protect the anonymity of your answers, to Pulse On America.

FORTUNE

James B. Hayes
Publisher

FOLLOW-UP COVER LETTER

December, 1988

DEAR CEO:

WILL YOU DO US A FAVOR?

A few weeks ago on the behalf of Fortune Magazine I requested your company's assistance with an important nationwide survey on how corporate America is responding to an important and emerging issue in the work place — employees' caregiving responsibilities for elderly family members or friends and its impact on their work performance.

Your company's attitudes and reactions are extremely important to our survey **whether or not** your company has thought or done anything about the employee elder care issue.

Many of the companies contacted have already returned the questionnaire. If yours is among them, please accept our sincere thanks.

If your company has not yet responded, your help remains vital. Won't you — or another executive — please fill out the duplicate copy of the questionnaire which we have enclosed?

If you passed the original along to another executive, would you be kind enough to see that this urgent reminder also goes to that person.

Let me assure you that your answers will be treated with absolute confidentiality and used only in combination with replies from other companies to form a composite picture. The study will be tabulated and analyzed by Pulse On America, Inc., an independent survey research organization.

Thank you for your cooperation.

Sincerely,

James B. Hayes
Publisher, Fortune Magazine

P.S. If you would like a **copy of the results** of the survey so you can see how other businesses have reacted to the employee elder care problem, please fill out the enclosed postcard and send it separately to Pulse On America.

SURVEY RESULTS REQUEST POSTCARD

Please send a copy of the survey results on how American businesses are responding to the employee elder care problem to:

NAME: ______________________________

TITLE: ______________________________

COMPANY: ______________________________

ADDRESS: ______________________________

CITY: ______________________________

STATE: ______________ ZIP CODE: __________

CORPORATE SURVEY

6-1

HEALTH CARE FOR THE ELDERLY

1. How **big** of a problem do you think providing health care for the **elderly** is in the United States today?

7-1 ☐ A very big problem
-2 ☐ A fairly big problem
-3 ☐ Not too big of a problem
-4 ☐ Not a problem at all
-5 ☐ No idea at all

2. Listed below are a few statements about health care for the elderly. Please indicate whether you think each statement is **true** or **false**.

	True	False	No Idea At All	
A stay in a nursing home today costs about $22,000 per year on average	-1☐	-2☐	-3☐	(8)
People have to spend all or almost all of their assets to get **Medicaid** benefits	-1☐	-2☐	-3☐	(9)
The fastest growing segment in the United States today is people over 85 years old	-1☐	-2☐	-3☐	(10)
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	-1☐	-2☐	-3☐	(11)
Nursing home residents are often forced into welfare in the first year	-1☐	-2☐	-3☐	(12)
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	-1☐	-2☐	-3☐	(13)
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	-1☐	-2☐	-3☐	(14)

3. Let's think about who should pay the costs associated with long-term care for the elderly. If you had to divide up 100%, how much money do you think should be paid by the **Federal government**, by **employers**, and by **individuals**? (PLEASE WRITE IN THE PERCENTAGES BELOW WHICH BEST DESCRIBE YOUR OPINION OF HOW MUCH SHOULD BE PAID BY EACH GROUP. IF YOU THINK THAT NO AMOUNT SHOULD BE PAID BY A PARTICULAR GROUP, PLEASE WRITE IN 0%.)

	Percent That Should Be Paid	
By the Federal government	______%	(15-16)
By employers	______%	(17-18)
By the individuals themselves	______%	(19-20)

(TOTAL MUST ADD TO 100%)

ELDER CARE ORIENTATION

There are approximately 30 million people over age 65 in the United States today — representing more than 12% of the population. It is estimated that by the year 2030, there will be approximately 65 million people over age 65 in the United States, or 21% of the population. Although most people think that elderly people are cared for in nursing homes, it turns out that the vast majority of **caregiving** for elderly people is given by family members, **many of whom are employed in companies like yours.**

Caregiving can include anything from providing emotional support to telephone reassurance to assistance with finances, meal preparation, transportation, shopping, and laundry, to care for the home-bound or chronically ill.

4. How concerned would you say your **company management** is about employees performing their jobs and taking care of elderly relatives or friends **at the same time**?

21-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all

5. How **concerned** are **you personally** about performing **your** job and taking care of **your own** elderly relatives or friends **at the same time** (if and when the need arises)?

22-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all
-6 ☐ Does not apply to me

6. How **concerned** do you think the **employees** in your company are about performing their jobs and taking **care** of elderly relatives or friends **at the same time**?

23-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all

7. We would like to be able to put the problems associated with care for the elderly into perspective. Considering all of the issues facing your business today, please indicate which of the problems listed below are of most concern to **your company management.**

24-1 ☐ Loss of jobs in manufacturing
-2 ☐ White collar crime
-3 ☐ Improving the quality of the work force
-4 ☐ Liability insurance
-5 ☐ Hostile takeovers
-6 ☐ Health care costs for **active** employees
-7 ☐ Health care costs for **retired** employees
-8 ☐ Child care

25-1 ☐ Restructuring/downsizing
-2 ☐ Managing travel costs
-3 ☐ Foreign competition
-4 ☐ Elder care benefits
-5 ☐ Equal opportunity for minorities
-6 ☐ AIDS
-7 ☐ Drug abuse/alcohol abuse
-8 ☐ Improving productivity
-9 ☐ Other (PLEASE SPECIFY):

____ 26-

EMPLOYEE ELDER CARE

8. **In your opinion**, about what percent of your company's **total** workforce is taking care of an elderly relative or friend? (IF NECESSARY, REFER BACK TO THE DEFINITION OF **CAREGIVING** BEFORE QUESTION 4.)

27-1 ☐ None (0%)
-2 ☐ 1% - 9%
-3 ☐ 10% - 19%
-4 ☐ 20% - 29%
-5 ☐ 30% - 39%
-6 ☐ 40% - 49%
-7 ☐ 50% - 59%

28-1 ☐ 60% - 69%
-2 ☐ 70% - 79%
-3 ☐ 80% - 89%
-4 ☐ 90% - 99%
-5 ☐ All (100%)

-6 ☐ No idea at all

9. **In your opinion**, who is **more likely** to be caring for an elderly relative or friend — those who are **top performers** at their jobs or those who are **not** top performers at their jobs? (PLEASE "X" ONLY ONE BOX.)

29-1 ☐ Top performers
-2 ☐ **Not** top performers
-3 ☐ Both equally
-4 ☐ No idea at all

10. **In your opinion**, who is **more likely** to be caring for an elderly relative or friend — **male** employees or **female** employees? (PLEASE "X" ONLY ONE BOX.)

30-1 ☐ **Male** employees
-2 ☐ **Female** employees
-3 ☐ Both equally
-4 ☐ No idea at all

11. In which of the following ways, if any, has your **company experienced** work-related problems in connection with employees who are taking care of elderly relatives or friends? (PLEASE "X" AS MANY AS APPLY.)

31-1 ☐ Absenteeism
-2 ☐ Unscheduled days off
-3 ☐ Late arrivals or early departures
-4 ☐ Above average use of the telephone
-5 ☐ Emergency hours off
-6 ☐ Training opportunities have been declined
-7 ☐ Overtime opportunities have been declined
-8 ☐ Increased accidents
-9 ☐ Promotion opportunities have been declined
-0 ☐ Decreased productivity

32-1 ☐ More stress/emotional distress
-2 ☐ Low morale
-3 ☐ Decline in quality of work
-4 ☐ Increase in physical complaints
-5 ☐ Increase in medical claims
-6 ☐ More resignations
-7 ☐ Problems with supervisors
-8 ☐ Refusals to relocate
-9 ☐ Other (PLEASE SPECIFY):

____ 33-

-0 ☐ None of these
-x ☐ No idea at all

PERSONAL INVOLVEMENT

12. Do you personally know anyone who is **taking** care of someone aged **55 or older now** or has during the **past 2 years**? Please remember that **caregiving** can include anything from providing emotional support or telephone reassurance to assistance with finances, meal preparation, and transportation, to looking after a home-bound or chronically ill person.

34-1 ☐ Yes -2 ☐ No

13. Is there anyone aged **55 or older** for whom you **yourself** have caregiving responsibility **now** or had caregiving responsibility during the **past 2 years**?

35-1 ☐ Yes → GO TO QUESTION 14 -2 ☐ No → SKIP TO QUESTION 15

14. Does this person for whom you have or had caregiving responsibility live **near you** (less than 100 miles away) or **not near you** (100 miles away or more)?

36-1 ☐ Near me -2 ☐ Not near me

COMPANY PROGRAMS FOR EMPLOYEES

15. Some companies have particular employee relations policies and benefit programs to assist employees with taking care of elderly relatives or friends. Please indicate whether **each** of these policies or programs are **currently being provided**, are **actively being considered**, or are **not actively being considered** for your employees. (PLEASE PLACE ONE "X" IN EACH ROW GOING ACROSS.)

	Currently Provide	Actively Considering	Not Actively Considering	No Idea At All	
Flex-time (flexible hours)	-1☐	-2☐	-3☐	-4☐	(37)
Flex-place (work at home)	-1☐	-2☐	-3☐	-4☐	(38)
Information and referral on elderly services	-1☐	-2☐	-3☐	-4☐	(39)
Employee seminars/educational programs	-1☐	-2☐	-3☐	-4☐	(40)
Case Management Coordinators	-1☐	-2☐	-3☐	-4☐	(41)
Employee Assistance Program (EAP)/individual counseling on elder care services	-1☐	-2☐	-3☐	-4☐	(42)
Support groups	-1☐	-2☐	-3☐	-4☐	(43)
Adult day care assistance (programs or payments)	-1☐	-2☐	-3☐	-4☐	(44)
Dependent care assistance plan (DCAP)	-1☐	-2☐	-3☐	-4☐	(45)
Flexible benefit plan/multi-option cafeteria plan with DCAP	-1☐	-2☐	-3☐	-4☐	(46)
Unpaid leave of absence	-1☐	-2☐	-3☐	-4☐	(47)
Paid leave of absence	-1☐	-2☐	-3☐	-4☐	(48)
Personal days	-1☐	-2☐	-3☐	-4☐	(49)
Sick days	-1☐	-2☐	-3☐	-4☐	(50)
Subsidy or vouchers to purchase elderly services	-1☐	-2☐	-3☐	-4☐	(51)
Health benefits coverage for family members	-1☐	-2☐	-3☐	-4☐	(52)
Permanent part-time work with benefits	-1☐	-2☐	-3☐	-4☐	(53)
Elder care hotline	-1☐	-2☐	-3☐	-4☐	(54)
Caregiver information fairs	-1☐	-2☐	-3☐	-4☐	(55)
Articles in employee newsletters	-1☐	-2☐	-3☐	-4☐	(56)
Elder care handbook	-1☐	-2☐	-3☐	-4☐	(57)
Company contributions to community aging programs	-1☐	-2☐	-3☐	-4☐	(58)
Other policy or program: ____________ (PLEASE SPECIFY) 60-	-1☐	-2☐	-3☐	-4☐	(59)

LONG-TERM CARE BENEFITS

Since traditional coverage for health care benefits does not meet the needs of **long-term care** (LTC) services, some companies are offering long-term care insurance coverage to their employees as well as to their employees' parents and parents in-law. This **company-sponsored** coverage usually costs less and is less restrictive than **individual** policies. **Long-term care insurance** helps employees pay for a stay in a nursing home or for care in one's own home and is not restricted only to acute care or to prior hospitalization. On average, the premium coverage might cost a company approximately **$200 per employee per year**.

16. How **familiar** are you with the features of **long-term care** (LTC) coverage?

61-1 ☐ Very familiar
-2 ☐ Fairly familiar
-3 ☐ Not too familiar
-4 ☐ Not at all familiar

17. Does your company **currently** offer the option of LTC coverage for its employees?

62-1 ☐ Yes → SKIP TO QUESTION 23
-2 ☐ No → GO TO QUESTION 18
-3 ☐ No idea at all → GO TO QUESTION 18

18. Is your company **currently investigating** the option of providing LTC coverage for its employees?

63-1 ☐ Yes
-2 ☐ No
-3 ☐ No idea at all

19. Listed below are 3 ways that LTC coverage could be paid for. For each way, please indicate how likely your company would be to provide LTC coverage in the **next 5 years**, if that was the way the annual premium would be paid. (PLEASE PLACE ONE "X" IN EACH ROW GOING ACROSS.)

	Very Likely	**Fairly Likely**	**Not Too Likely**	**Not At All Likely**	**No Idea At All**	
If the premium was **totally** paid for by the **company**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(64)
If the premium was **totally** paid for by the **employee**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(65)
If the premium was paid for **partially** by the **company** and **partially** by the **employee**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(66)

20. Suppose that the annual premium for LTC coverage was about $200 per employee and that this cost was **shared** between the company and the employee. About how much money do you think **your company** would be willing to pay towards the premium? (PLEASE WRITE IN A DOLLAR AMOUNT UP TO $200. IF YOUR ANSWER IS **NONE**, PLEASE WRITE IN **0**.)

Company willing to pay about $____________ (67-69)

21. **Not taking into consideration**, what, if anything, your company might pay towards a $200 annual premium for LTC coverage, about how much money do you think the **average employee** would be willing to pay towards the premium? (PLEASE WRITE IN A DOLLAR AMOUNT UP TO $200. IF YOUR ANSWER IS **NONE**, PLEASE WRITE IN **0**.)

Employee willing to pay about $____________ (70-72)

22. If the annual premium for LTC coverage was to be **shared** between employer and employee, how likely do you think the **employees** at your company would be to consider signing up for this benefit?

73-1 ☐ Very likely
-2 ☐ Fairly likely
-3 ☐ Not too likely
-4 ☐ Not at all likely
-5 ☐ No idea at all

23. How **important** are each of the following factors in preventing companies from providing LTC coverage for their employees? (PLEASE PLACE ONE "X" IN EACH ROW GOING ACROSS.)

	Very Important	Fairly Important	Not Too Important	Not At All Important	No Idea At All	
Unfavorable tax treatment	-1☐	-2☐	-3☐	-4☐	-5☐	(74)
LTC policies not available	-1☐	-2☐	-3☐	-4☐	-5☐	(75)
Employer's administrative costs	-1☐	-2☐	-3☐	-4☐	-5☐	(76)
Lack of employee interest	-1☐	-2☐	-3☐	-4☐	-5☐	(77) (80-1)
Fear of government mandates for employer contributions to plan	-1☐	-2☐	-3☐	-4☐	-5☐	(7)
Fear of employee pressure for employer plan contributions	-1☐	-2☐	-3☐	-4☐	-5☐	(8)
"Wait and see" attitude of upper management	-1☐	-2☐	-3☐	-4☐	-5☐	(9)
Feeling that long-term care will be added to Medicare	-1☐	-2☐	-3☐	-4☐	-5☐	(10)
Other (PLEASE SPECIFY): ______________________ 12-	-1☐	-2☐	-3☐	-4☐	-5☐	(11)

IF YOUR COMPANY DOES **NOT** CURRENTLY OFFER LTC COVERAGE, SKIP TO QUESTION 26.

24. Please indicate which of the following factors are **primarily** responsible for **initiating** your company's investigation of LTC coverage for its employees. (PLEASE "X" AS MANY AS APPLY.)

13-1 ☐ Top management interest
-2 ☐ Benefits department interest
-3 ☐ **Employee** requests
-4 ☐ **Retiree** requests
-5 ☐ Availability of insurance products
-6 ☐ Media exposure of long-term care (LTC)
-7 ☐ To recruit new employees
-8 ☐ To keep employees it has now
-9 ☐ Interest of colleagues in our industry
-0 ☐ Union interest
-x ☐ Part of overall benefits evaluation
-y ☐ Other (PLEASE SPECIFY): ______________________ 15-
14-1 ☐ None of these

25. To the best of your knowledge, what kind of LTC coverage is **currently** offered as a benefit to your employees? (PLEASE "X" ONLY ONE BOX.)

16-1 ☐ The premium is **totally** paid for by the **company**
-2 ☐ The premium is **totally** paid for by the **employee**
-3 ☐ The premium is paid for **partially** by the **company** and **partially** by the **employee**
-4 ☐ No idea at all

EMPLOYEE/EMPLOYER ATTITUDES

26. How much do you agree with this statement: "Employers should establish policies or programs that enable employees to deal with family issues that impact on work performance."

17-1 ☐ Strongly agree
-2 ☐ Agree
-3 ☐ Disagree
-4 ☐ Strongly disagree
-5 ☐ No idea at all

27. Does your company **currently** have any policies or programs that provide assistance with **child care**?

18-1 ☐ Yes
-2 ☐ No
-3 ☐ No idea at all

ABOUT YOU AND YOUR COMPANY

28. What is your sex?
19-1 ☐ Male
-2 ☐ Female

29. What is your age?
20-1 ☐ 34 years or under
-2 ☐ 35 - 44 years
-3 ☐ 45 - 54 years
-4 ☐ 55-64 years
-5 ☐ 65 years or more

30. What is your marital status?
21-1 ☐ Married
-2 ☐ Single (never married)
-3 ☐ Separated
-4 ☐ Widowed
-5 ☐ Divorced

31. Do you have any children, under the age of 18 years old, **currently** living at home?

22-1 ☐ Yes
2 ☐ No

32. Do you have any elderly parents, relatives or friends **currently** living at home?

23-1 ☐ Yes
2 ☐ No

OVER →

33. Which of these describes your job title or position?

24-1 ☐ Chairman/President/CEO
-2 ☐ Vice-President
-3 ☐ Other Company Officer
-4 ☐ Benefits Director/Manager
-5 ☐ Human Resources/Personnel Director/Manager
-6 ☐ Division Head/Department Head
-7 ☐ Other Manager
-8 ☐ Supervisor, Foreman
25-1 ☐ Professional, Technical
-2 ☐ Sales
-3 ☐ Clerical (secretary, typist)
-4 ☐ Skilled Craftsman, Laborer
-5 ☐ Housewife
-6 ☐ Student
-7 ☐ Retired
-8 ☐ Other (PLEASE SPECIFY): ______________________________

34. Altogether, about how many employees are there in your entire company or organization (including all branches, divisions, etc.)?

26-1 ☐ Under 20 employees
-2 ☐ 20 - 49 employees
-3 ☐ 50 - 99 employees
-4 ☐ 100 - 499 employees
-5 ☐ 500 - 999 employees
-6 ☐ 1,000 - 1,999 employees
-7 ☐ 2,000 - 4,999 employees
-8 ☐ 5,000 employees or over

35. About what percent of your company's employees are unionized?

Percent unionized: ____________% (27-28)

36. About what percent of your **entire** workforce is **male** and what percent is **female**? (PLEASE GIVE US YOUR BEST GUESS.)

Male: ____________ % (29-30)

Female: ____________ % (31-32)

(TOTAL MUST ADD TO 100%)

37. About what percent of your **entire** workforce is **under 45 years of age** and what percent is **45 years of age or over**? (PLEASE GIVE US YOUR BEST GUESS.)

Under 45 years: ____________ % (33-34)

45 years or over: ____________ % (35-36)

(TOTAL MUST ADD TO 100%)

38. In which state is your **company headquarters** located? (PLEASE DO NOT ABBREVIATE.)

____ (37-38)

THANK YOU VERY MUCH! (80-2)

001-030A

GENERAL POPULATION SURVEY MATERIALS

FORTUNE

James B. Hayes
Publisher

COVER LETTER
MALE VERSION

November, 1988

WILL YOU DO US A FAVOR?

FORTUNE Magazine is sponsoring a nationwide survey on people's experience toward and concerns about taking care of elderly relatives and friends **now** and **in the future**. We are turning to **you** for help so that corporate America can understand and respond to **your** needs better.

We would very much appreciate it if you would take a few minutes to fill out the enclosed questionnaire and return it to us in the stamped reply envelope provided.

To make sure that both men and women have the opportunity to fill out this survey, we are asking that some households have the **male** head of household fill it out and in other households, the **female** head of household fill it out. In your case, please have the **male** head of household fill it out. If there is no male head of household in your home, would you please fill it out yourself.

Your answers are essential to the accuracy of the study and of course will be kept in complete confidence.

We are very grateful for your help with this important project.

Sincerely,

James B. Hayes
Publisher

P.S. The enclosed dollar bill is just a token of our appreciation. It may brighten the day of a youngster you know.

FORTUNE

James B. Hayes
Publisher

COVER LETTER
FEMALE VERSION

November, 1988

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Publisher

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ELDERLY STUDY

6-2

OUTLOOK ON HEALTH CARE

1. How **big** of a problem do you think providing health care for the **elderly** is in the United States today?

7-1 ☐ A very big problem
-2 ☐ A fairly big problem
-3 ☐ Not too big of a problem
-4 ☐ Not a problem at all
-5 ☐ No idea at all

2. There are approximately 30 million people over age 65 in the United States today and that number is expected to **double** to approximately 65 million people over age 65 in the United States by the year 2030. Although most people think that elderly people are cared for in nursing homes, it turns out that the vast majority of **caregiving** for elderly people is given by **family members, like yourself.**

Caregiving can include anything from providing emotional support to telephone reassurance to assistance with finances, meal preparation, transportation, shopping, and laundry, to care for the home-bound or chronically ill.

How **concerned** are **you** about taking care of elderly relatives or friends (if and when the need arises)?

8-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all
-6 ☐ Does not apply to me

PERSONAL INVOLVEMENT

3. Do **you personally** know anyone who has caregiving responsibility **now** for someone aged **55 or older** or anyone who has **had** caregiving responsibility for someone aged 55 or older during the **past 2 years**? Please remember that **caregiving** can include anything from providing emotional support or telephone reassurance to assistance with finances, meal preparation, and transportation, to looking after a home-bound or chronically ill person.

9-1 ☐ Yes -2 ☐ No

4. Is there anyone aged **55 or older** for whom you **yourself** have caregiving responsibility **now** or had caregiving responsibility during the **past 2 years**? (YOU MAY "X" MORE THAN ONE BOX IF NECESSARY.)

10-1 ☐ Yes, I have caregiving responsibility for someone **now** → GO TO QUESTION 5
-2 ☐ Yes, I had caregiving responsibility for someone in the **past 2 years** → GO TO QUESTION 5
-3 ☐ No, not for anyone → SKIP TO QUESTION 12

5. For whom do you have caregiving responsibility **now** or had caregiving responsibility during the **past 2 years**? (PLEASE "X" AS MANY AS APPLY.)

11-1 ☐ My husband or wife
-2 ☐ My mother or father
-3 ☐ My mother-in-law or father-in-law
-4 ☐ My sister/brother or sister-in-law/brother-in-law
-5 ☐ Grandmother or grandfather
-6 ☐ An aunt or uncle
-7 ☐ An other relative
-8 ☐ A friend or neighbor
-9 ☐ Other: ______________________ 12-
(PLEASE SPECIFY)

(THE FOLLOWING QUESTIONS ASK ABOUT YOUR EXPERIENCES IN PROVIDING CARE FOR AN ELDERLY PERSON. IN THE EVENT THAT YOU ARE NOW OR WERE A CAREGIVER TO **MORE THAN ONE PERSON**, PLEASE ANSWER FOR THE PERSON YOU PROVIDE OR PROVIDED THE **MOST CARE**.)

6. Which of the following types of **caregiving** help do you provide **now** or did you provide during the **past 2 years** for this elderly person? (PLEASE "X" AS MANY AS APPLY.)

13-1 ☐ Managing personal affairs like finances
-2 ☐ Providing financial support
-3 ☐ Giving medication
-4 ☐ Preparing meals
-5 ☐ Shopping, laundry, other household chores
-6 ☐ Personal care (dressing, bathing, etc.)
-7 ☐ Telephoning to give emotional support
-8 ☐ Companionship

14-1 ☐ Making their telephone calls
-2 ☐ Receiving their telephone calls
-3 ☐ Coordinating outside help
-4 ☐ Setting up appointments
-5 ☐ Transportation/driving
-6 ☐ Help in finding new housing
-7 ☐ Help in choosing a nursing home
-8 ☐ Help with hospital care
-9 ☐ Other: ______________________ 15-
(PLEASE SPECIFY)

7. Who is **now** or who was during the **past 2 years mainly** responsible for taking care of this elderly person? (PLEASE "X" ONE BOX ONLY.)

16-1 ☐ Myself
-2 ☐ My husband or wife
-3 ☐ My mother or father
-4 ☐ My sister or brother
-5 ☐ My children

-6 ☐ Other relative
-7 ☐ A friend
-8 ☐ Outside **paid** help
-9 ☐ Other: ______________________
(PLEASE SPECIFY)

8. What is the **main** problem experienced by this elderly person you **now** have or had caregiving responsibility for? (FOR EXAMPLE, WAS IT CANCER, HOSPITALIZATION, DEPRESSION, HEART DISEASE, STROKE, HIGH BLOOD PRESSURE, DEATH OF A SPOUSE, ALZHEIMER'S DISEASE, OR SOMETHING ELSE?)

____
(WRITE IN MAIN PROBLEM.) (17-18)

19-1 ☐ No idea at all

9. For how many years have you **been** taking care of this elderly person or for how many years **did** you take **care** of the elderly person you are referring to?

20-1 ☐ 1 year or less
-2 ☐ 2 years
-3 ☐ 3 years

-4 ☐ 4 years
-5 ☐ 5 - 9 years
-6 ☐ 10 years or more

10. About how many **hours** in an average week do you **now** spend caregiving for this elderly person or did you spend caregiving? (PLEASE WRITE IN THE NUMBER OF HOURS IN AN AVERAGE 7 DAY WEEK.)

Number of hours in an average week: __________ hours (21-23)

11. Does this person for whom you have or had caregiving responsibility live **near you** (less than 100 miles away) or **not near you** (100 miles away or more)?

24-1 ☐ Near me
-2 ☐ Not near me

CAREGIVING AT WORK

12. What is your **current** employment status?

25-1 ☐ I am employed **full-time** → GO TO QUESTION 13
-2 ☐ I am employed **part-time** → GO TO QUESTION 13
-3 ☐ I am **not** employed but I am looking for work
-4 ☐ I am **not** employed and I am not looking for work
-5 ☐ I am retired
-6 ☐ I am a housewife
-7 ☐ I am a student
-8 ☐ Other (PLEASE SPECIFY): ______________________

→ SKIP TO QUESTION 29

13. **If the need arises**, how **concerned** would **you** be about performing your job and taking care of elderly relatives or friends **at the same time**?

26-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all
-6 ☐ Does not apply to me

14. How **concerned** would you say your **company management** is about **employees** performing their jobs and taking care of elderly relatives or friends **at the same time**?

27-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all

15. How **concerned** do you think other **employees** in your **company** are about performing their jobs and taking care of elderly relatives or friends **at the same time**?

28-1 ☐ Very concerned
-2 ☐ Fairly concerned
-3 ☐ Not too concerned
-4 ☐ Not at all concerned
-5 ☐ No idea at all

16. Overall, how **difficult** do you think it is for people to work and take care of elderly relatives or friends **at the same time**?

29-1 ☐ Very difficult
-2 ☐ Fairly difficult
-3 ☐ Not too difficult
-4 ☐ Not at all difficult
-5 ☐ No idea at all

17. How much do you think that taking care of elderly relatives or friends **interferes** with a person's job?

30-1 ☐ Very much
-2 ☐ Fairly much
-3 ☐ Not too much
-4 ☐ Not at all
-5 ☐ No idea at all

IF YOU DO NOT TAKE CARE OF AN ELDERLY PERSON **NOW** OR HAVE NOT DURING THE **PAST 2 YEARS**, SKIP TO QUESTION 21.

18. In which ways, if any, have you **ever** experienced work-related problems in connection with taking care of elderly relatives or friends? (PLEASE "X" AS MANY AS APPLY.)

31-1 ☐ Being absent
-2 ☐ Taking unscheduled days off
-3 ☐ Coming in late or leaving early
-4 ☐ Using the telephone more than usual
-5 ☐ Taking time off for emergencies
-6 ☐ Declining opportunities for training
-7 ☐ Passing up overtime opportunities
-8 ☐ Making errors or having on-the-job accidents
-9 ☐ Passing up promotion opportunities
-0 ☐ Being less productive

32-1 ☐ Feeling stressful or anxious
-2 ☐ Being dissatisfied with my job
-3 ☐ Producing lower quality work
-4 ☐ Having more physical complaints
-5 ☐ More medical claims for myself
-6 ☐ Thinking of resigning from my job
-7 ☐ Problems with my supervisor
-8 ☐ Refusal to relocate
-9 ☐ Other (PLEASE SPECIFY): ______________________ 33-
-0 ☐ None of these
-x ☐ No idea at all

19. If you are **now** or have during the **past 2 years** taken care of an elderly relative or friend while **working**, who could you talk to **at work for support**? (PLEASE "X" AS MANY AS APPLY.)

34-1 ☐ A co-worker
-2 ☐ My supervisor/boss
-3 ☐ An employee counselor
-4 ☐ Support group members from work
-5 ☐ Other (PLEASE SPECIFY): ____________________
-6 ☐ No one at work

20. If you are **now** or have during the **past 2 years** taken care of an elderly person while **working** and this care required that you be absent, late, make frequent telephone calls or do other things that interfered with your job, how often have you told your immediate supervisor the **actual reason** for what you were doing?

35-1 ☐ All of the time
-2 ☐ Most of the time
-3 ☐ Some of the time
-4 ☐ Little of the time
-5 ☐ None of the time

-6 ☐ Have not had any work-related problems

COMPANY PROGRAMS FOR EMPLOYEES

21. Some companies have particular employee relations policies and benefit programs to assist employees with taking care of elderly relatives or friends. Please "X" whether or not your company has **each** policy or program **now** for helping employees take care of elderly people. (PLEASE PLACE ONE "X" IN ONE BOX IN EACH ROW.)

	Company Has Now	**Company Does Not Have**	**No Idea At All**	
Flex-time (flexible hours)	-1☐	-2☐	-3☐	(36)
Flex-place (work at home)	-1☐	-2☐	-3☐	(37)
Information and referral on elderly services	-1☐	-2☐	-3☐	(38)
Employee seminars/educational programs	-1☐	-2☐	-3☐	(39)
Case Management Coordinators	-1☐	-2☐	-3☐	(40)
Employee Assistance Program (EAP)/individual counseling on elder care services	-1☐	-2☐	-3☐	(41)
Support groups	-1☐	-2☐	-3☐	(42)
Adult day care assistance (programs or payments)	-1☐	-2☐	-3☐	(43)
Dependent care assistance plan (DCAP)	-1☐	-2☐	-3☐	(44)
Flexible benefit plan/multi-option cafeteria plan with DCAP	-1☐	-2☐	-3☐	(45)
Unpaid leave of absence	-1☐	-2☐	-3☐	(46)
Paid leave of absence	-1☐	-2☐	-3☐	(47)
Personal days	-1☐	-2☐	-3☐	(48)
Sick days	-1☐	-2☐	-3☐	(49)
Subsidy or vouchers to purchase elderly services	-1☐	-2☐	-3☐	(50)
Health benefits coverage for family members	-1☐	-2☐	-3☐	(51)
Permanent part-time work with benefits	-1☐	-2☐	-3☐	(52)
Elder care hotline	-1☐	-2☐	-3☐	(53)
Caregiver information fairs	-1☐	-2☐	-3☐	(54)
Articles in employee newsletters	-1☐	-2☐	-3☐	(55)
Elder care handbook	-1☐	-2☐	-3☐	(56)
Company contributions to community aging programs	-1☐	-2☐	-3☐	(57)
Other policy or program: ____________________ (PLEASE SPECIFY)	-1☐	-2☐	-3☐	(58)

LONG-TERM CARE BENEFITS

Since traditional coverage for health care benefits does not meet the needs of **long-term care** (LTC) services, some companies are offering long-term care insurance coverage to their employees as well as to their employees' parents and parents in-law. This **company-sponsored** coverage usually costs less than an **individual** policy and has fewer restrictions than an individual policy.

Long-term care insurance helps employees pay for a stay in a nursing home or for care in one's own home and is not restricted only to acute care or to prior hospitalization. On average, the premium coverage might cost a company approximately **$200 per employee per year**.

22. How **familiar** are you with the features of **long-term care (LTC)** coverage?

60-1 ☐ Very familiar
-2 ☐ Fairly familiar
-3 ☐ Not too familiar
-4 ☐ Not at all familiar
-5 ☐ No idea at all

23. Does your company **currently** provide long-term care (LTC) coverage for its employees?

61-1 ☐ Yes → SKIP TO QUESTION 28
-2 ☐ No → GO TO QUESTION 24
-3 ☐ No idea at all → GO TO QUESTION 24

24. Suppose that the **yearly** premium for long-term care coverage was about $200 **per employee** and that this cost was **shared** between the company and the employee. About how much money do you think your **company management** would be willing to pay towards the premium? (PLEASE WRITE IN A DOLLAR AMOUNT UP TO $200. IF YOUR ANSWER IS **NONE**, PLEASE WRITE IN **0**.)

Company willing to pay about $__________ (62-64)

25. **Not taking into consideration**, what, if anything, your company might pay towards a $200 annual premium for long-term care coverage, about how much money do you think **you yourself** would be willing to pay towards the premium? (PLEASE WRITE IN A DOLLAR AMOUNT UP TO $200. IF YOUR ANSWER IS **NONE**, PLEASE WRITE IN **0**.)

I would be willing to pay about $__________ (65-67)

26. Listed below are 4 ways for long-term care coverage to be paid either by an employer or by an employee. For **each** way, please indicate how **likely you** would be to get long-term care coverage for yourself in the **next 5 years**, if that was the way the premium would be paid. (PLEASE PLACE AN "X" IN ONE BOX GOING ACROSS IN EACH ROW.)

	Very Likely	Fairly Likely	Not Too Likely	Not At All Likely	No Idea At All	
If the premium was **totally** paid for by **my company**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(68)
If the premium was paid **partially by me** and **partially by my company**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(69)
If the premium was **totally** paid for **by me through my company at a lower rate**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(70)
If the premium was **totally** paid for **by me** through an **outside private insurance carrier at a higher going market rate**	-1 ☐	-2 ☐	-3 ☐	-4 ☐	-5 ☐	(71)

27. **In your opinion**, which of the following factors would be mainly responsible for getting your company to **investigate** or **provide** long-term care coverage for its employees? (PLEASE "X" AS MANY AS APPLY.)

72-1 ☐ Interest of top management
-2 ☐ Interest of the Benefits department
-3 ☐ Requests from **employees** who are working **now**
-4 ☐ Requests from **retired** employees
-5 ☐ If this kind of insurance was easily available
-6 ☐ Exposure to long-term care in the media such as television, newspapers, magazines, radio

73-1 ☐ To recruit new employees
-2 ☐ To keep the employees it has now
-3 ☐ If other companies in our industry had it
-4 ☐ Interest of the union
-5 ☐ Part of an overall benefits evaluation
-6 ☐ Other (PLEASE SPECIFY):

________________________________ 74-

-7 ☐ None of these

IF YOUR COMPANY DOES **NOT** OFFER LONG-TERM CARE COVERAGE TO ITS EMPLOYEES, SKIP TO QUESTION 29.

28. To the best of your knowledge, what kind of long-term care coverage is **currently** offered to the employees in your company? (PLEASE "X" ONE BOX ONLY.)

75-1 ☐ The premium is **totally** paid for by the **company**
-2 ☐ The premium is **totally** paid for by the **employee**
-3 ☐ The premium is paid for **partially** by the **company** and **partially** by the **employee**
-4 ☐ Other (PLEASE SPECIFY): ________________________________
-5 ☐ No idea at all

EMPLOYEE/EMPLOYER ATTITUDES

29. How much do you agree with this statement: "Employers should establish policies or programs that enable employees to deal with family issues that impact on work performance."

76-1 ☐ Strongly agree
-2 ☐ Agree
-3 ☐ Disagree
-4 ☐ Strongly disagree
-5 ☐ No idea at all

30. Does your company **currently** have any policies or programs that provide assistance with **child care**?

77-1 ☐ Yes
-2 ☐ No
-3 ☐ No idea at all
-4 ☐ Not employed

31. One of the issues associated with employees taking care of elderly relatives or friends is that employees may have to **quit** their jobs or be forced to leave the work force for a long or short period of time as they are confronted with the dual burden of working and taking care of their elderly.

a. Have you ever quit a job or taken time off to help take care of an elderly relative or friend? (PLEASE "X" AS MANY AS APPLY.)

78-1 ☐ Yes, I have quit a job
-2 ☐ Yes, I have taken a **long** period of time off
-3 ☐ Yes, I have taken a **short** period of time off
-4 ☐ No, none of these

[80-1]

b. If confronted with the situation **today**, do you think that you would **seriously** consider **quitting** your job or taking time off to help take care of your elderly relative or friend?

7-1 ☐ I am not employed now
-2 ☐ Yes, I would seriously consider **quitting** my job
-3 ☐ Yes, I would seriously consider taking a **long** period of **time off** from my job
-4 ☐ Yes, I would seriously consider taking a **short** period of **time off** from my job
-5 ☐ No I would **not** seriously consider any of the above
-6 ☐ No idea at all
-7 ☐ Does not apply to me

HEALTH CARE FOR THE ELDERLY

32. Listed below are a few statements about health care for the elderly. Please indicate whether you think **each** statement is **true** or **false**.

	True	**False**	**No Idea At All**	
A stay in a nursing home today costs about $22,000 per year on average	-1☐	-2☐	-3☐	(8)
People have to spend all or almost all of their assets to get **Medicaid** benefits	-1☐	-2☐	-3☐	(9)
The fastest growing segment in the United States today is people over 85 years old	-1☐	-2☐	-3☐	(10)
Medicare benefits pay for nearly all the costs associated with a stay in a nursing home	-1☐	-2☐	-3☐	(11)
Nursing home residents are often forced into welfare in the first year	-1☐	-2☐	-3☐	(12)
About 25% of all full-time employees in the U.S. provide some care for elderly relatives or friends	-1☐	-2☐	-3☐	(13)
Only a minority of elderly people will ever spend time in a nursing home during their lifetime	-1☐	-2☐	-3☐	(14)

33. Let's think about who should pay the costs associated with long-term care for the elderly. If you had to **divide up 100%**, how much money do you think should be paid by the **Federal government**, by **employers**, and by **individuals**? (PLEASE WRITE IN THE PERCENTAGES BELOW WHICH **BEST DESCRIBE** YOUR OPINION OF HOW MUCH SHOULD BE PAID BY **EACH** GROUP. IF YOU THINK THAT NO AMOUNT SHOULD BE PAID BY A PARTICULAR GROUP, PLEASE WRITE IN 0%.)

	Percent That Should Be Paid	
By the Federal government	________%	(15-16)
By employers	________%	(17-18)
By the individuals themselves	________%	(19-20)

(TOTAL MUST ADD TO 100%)

ABOUT YOU AND YOUR COMPANY

34. What is your sex? 21-1 ☐ Male -2 ☐ Female

35. What is your age?
22-1 ☐ 24 years or under
-2 ☐ 25 - 34 years
-3 ☐ 35 - 44 years
-4 ☐ 45 - 54 years
-5 ☐ 55 - 64 years
-6 ☐ 65 years or more

OVER →

36. What is your marital status?
23-1 ☐ Married
-2 ☐ Single (never married)
-3 ☐ Separated
-4 ☐ Widowed
-5 ☐ Divorced

37. Do you have any children, under the age of 18 years old, **currently** living at home?
24-1 ☐ Yes
-2 ☐ No

38. Do you have any elderly parents, relatives or friends **currently** living at home?
25-1 ☐ Yes
-2 ☐ No

39. What was the highest level of school you completed?
26-1 ☐ Some high school or less
-2 ☐ Completed high school
-3 ☐ Some college
-4 ☐ Completed college
-5 ☐ Post-graduate work

40. Which of these describes your job title or position?
27-1 ☐ Chairman/President/CEO
-2 ☐ Vice-President
-3 ☐ Other Company Officer
-4 ☐ Benefits Director/Manager
-5 ☐ Human Resources/Personnel Director/Manager
-6 ☐ Division Head/Department Head
-7 ☐ Other Manager
-8 ☐ Supervisor, Foreman
28-1 ☐ Professional, Technical
-2 ☐ Sales
-3 ☐ Clerical (secretary, typist)
-4 ☐ Skilled Craftsman, Laborer
-5 ☐ Housewife
-6 ☐ Student
-7 ☐ Retired
-8 ☐ Other (PLEASE SPECIFY): ____________________

41. Altogether, about how many employees are there in your entire company or organization (including all branches, divisions, etc.)?
29-1 ☐ Under 20 employees
-2 ☐ 20 - 49 employees
-3 ☐ 50 - 99 employees
-4 ☐ 100 - 499 employees
-5 ☐ 500 - 999 employees
-6 ☐ 1,000 - 1,999 employees
-7 ☐ 2,000 - 4,999 employees
-8 ☐ 5,000 employees or over
-9 ☐ Do not work

42. If married, is your spouse employed full or part time?
30-1 ☐ Yes, full-time
-2 ☐ Yes, part-time
-3 ☐ No, not employed
-4 ☐ Not married

43. What was your **total household income** before taxes for the past 12 months?
31-1 ☐ None
-2 ☐ Under $10,000
-3 ☐ $10,000 - $14,999
-4 ☐ $15,000 - $19,999
-5 ☐ $20,000 - $24,999
-6 ☐ $25,000 - $29,999
-7 ☐ $30,000 - $34,999
-8 ☐ $35,000 - $39,999
-9 ☐ $40,000 - $44,999
-0 ☐ $45,000 - $49,999
-x ☐ $50,000 - $74,999
-y ☐ $75,000 - $99,999
32-1 ☐ $100,000 and over

44. In which state do you reside? ____________________
(PLEASE DO NOT ABBREVIATE.) (33-34)

THANK YOU VERY MUCH!

(80-2)
001-0308

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